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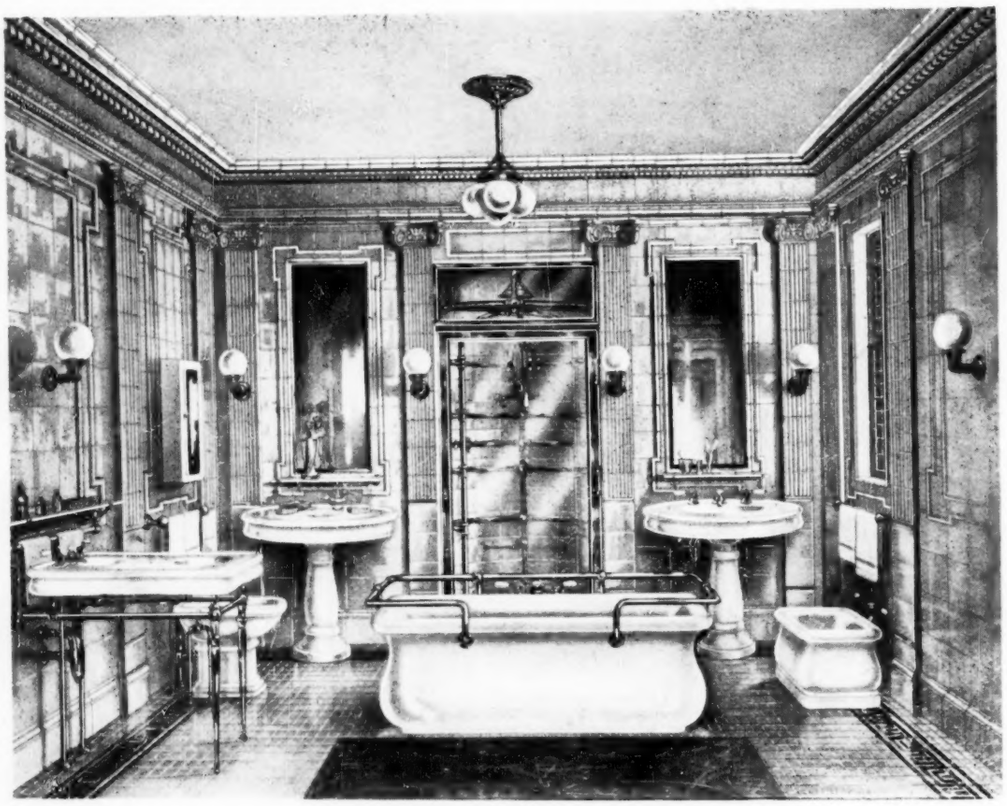
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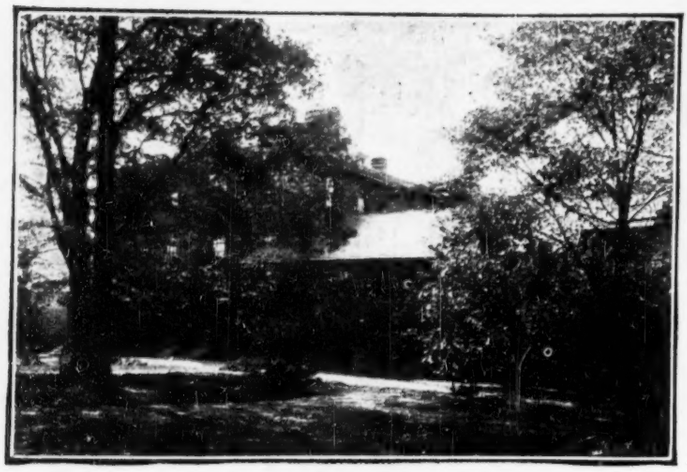
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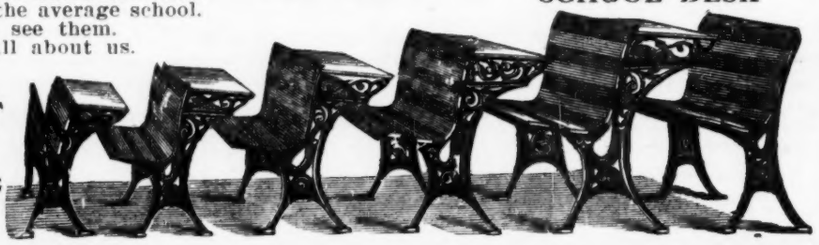
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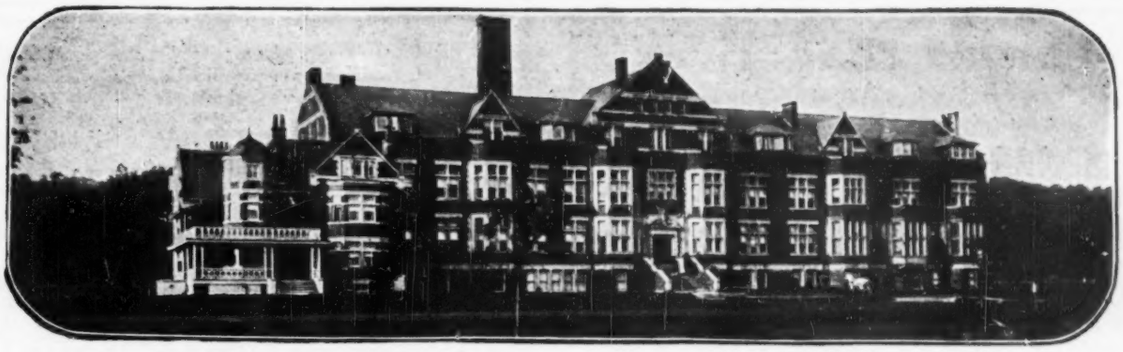
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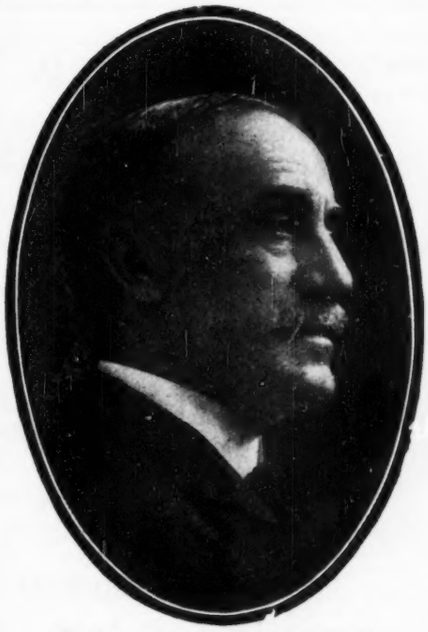
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Editorial Bulletin

MORE than twenty men have been thinking for weeks of the Christmas Number of MacLean's Magazine. Artists and article-writers, short-story makers and poets, engravers, printers and editors have been studying all sorts of means for making the December number the best that has ever been published in Canada. We are able to present to our readers, for instance, several clever pencil sketches by Lawren S. Harris, the young Canadian artist. These sketches, together with a series by a New York artist, Mr. H. Kerr Eby, go to illustrate an article on two of the great Canadian cities.

There will be also a story by Alan Sullivan, a Canadian literary worker whose genius for fiction and poetry has been recognized by the most exclusive foreign magazines. This is a brand new story and one of the best that has ever left Mr. Sullivan's hand.

The most intimate, accurate and important article on the new Federal Cabinet, which is now to guide the destinies of the Dominion, has been prepared by the combining of various articles by the Canadian newspapermen who have lived closest to these gentlemen, in their public life, and who therefore know most of them. It will appear in December, together with an article on the proper and improper ways of furnishing a house, and other excellent Canadian articles and fiction.

We must draw attention to Dr. Orison Swett Marden's "Inspirational" articles, the first of which appears in this issue. They will continue as a regular feature of the magazine for some time to come. They are of actual value to every business man, every student, or worker of any sort. The article in this issue is entitled: "THE POWER OF MENTAL SUGGESTION."

THE EDITORS.



An "Off Day" in the Kitchen

is the cook's "day off"—and it is generally an "off day" for the entire household. It is a day of short rations and unsatisfied hunger. It need not be an "off day" if you have

SHREDDED WHEAT

in the home—the food that is ready-cooked, ready-to-serve, full of nutriment and easily digested. Nothing so wholesome and nourishing as Shredded Wheat Biscuits with baked apples and cream, and nothing so easy to prepare.

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MACLEAN'S MAGAZINE

Vol. XXIII

Contents for November, 1911

No. 1

FRONTISPIECE: "Sunday Morning on a Skyscraper," by Lauren Harris.

CANADIAN SPECIAL ARTICLES

The Black Canadian ..... *Britton B. Cooke* 3
Reverend Dr. Carman: The Methodist Chieftain ..... *J. T. Stirrett* 12
The Power of Mental Suggestion ..... *Orison Swett Marden* 19
Eton College ..... *Captain Leslie T. Peacocke* 24
Some Canadian Anecdotes ..... *Captain C. Frederick Hamilton* 47
The Lure of the Fine Bank Building ..... *W. Arnot Craick* 48
The Letter-Thief and the Law ..... *Dr. J. D. Logan, Ph.D* 58
What Makes the West Different? ..... *Aubrey Fullerton* 68

FICTION

The Making of the Treaty ..... *Alan Sullivan* 12
One Touch of Nature ..... *Venour Davidson* 63
The Trail of '98 (concluded) ..... *Robert W. Service* 38

POETRY

Silence ..... *Amy Campbell* 18
Strength ..... *A. C.* 23
A Trinity ..... *James P. Haverson* 37
To-morrow ..... *Mary Germaine* 42
A Song of Invitation ..... *Ethel Barnett* 47

REVIEWS

Kitchener in Egypt ..... *Contemporary Review* 83
Edison's Opinion of Industrial Germany ..... *New York World* 88
How an Old Man Saved the Business ..... *The Organizer* 88
How to Charge Advertising Expenses ..... *Journal of Accountancy* 91
As an Indian Sees America ..... *Hindustan Review* 94
Gasoline—The Guiding Spirit of the Age ..... *Scrap Book* 99

SMOKING ROOM STORIES 103

Issued monthly by The MacLean Publishing Company, Limited, John Bayne MacLean, President. Publication Office: 143-149 University Avenue, Toronto. 701-702 Eastern Townships Bank Building, Montreal. 34 Royal Bank Building, Winnipeg. 11 Hartney Chambers, Vancouver. 160 Broadway, New York. 4057 Perry Street, Chicago. 88 Fleet Street, London, England

Entered as second-class matter, March 24, 1908, at the Post Office, Buffalo N.Y., under the Act of Congress of March 8, 1879

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The ideal medium for classified advertising that is not purely local in character is the standard magazine, with a national circulation. Advertisements in the Classified Departments of MacLean's Magazine will be read throughout all parts of Canada from Halifax to Vancouver, besides by thousands in United States and England. This great market of buyers can be reached at the small cost of four cents per word. Forms close 1st of preceding month.

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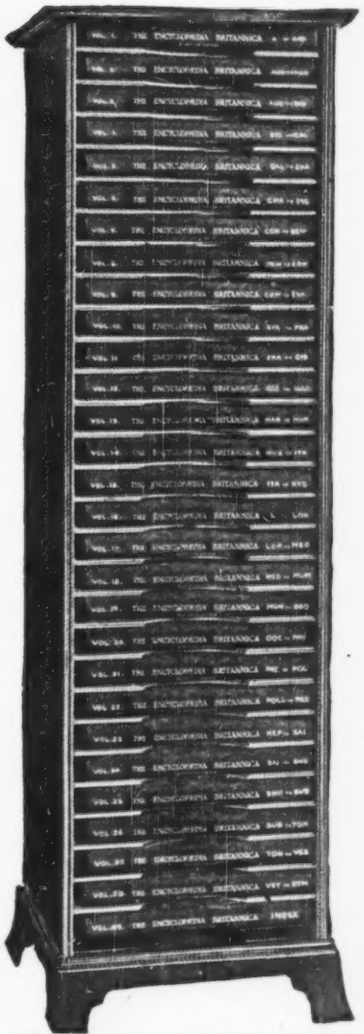
The new format, as well as the new case for holding the same, are shown by illustrations on this and the next page. The covers are of the finest leather, with a specially finished surface like a suede glove, leather lined, silk sewn, round corners, full gilt edges. It is believed that, while the volume can be doubled up so as to be carried in the hand without injury to the book (see photograph), yet the strength of the binding is in no wise impaired. The publishers are confident that no such binding has ever been produced before for a work of this nature.

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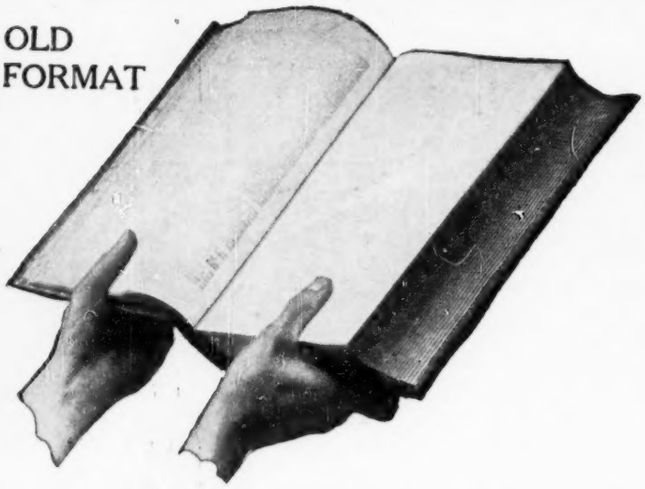
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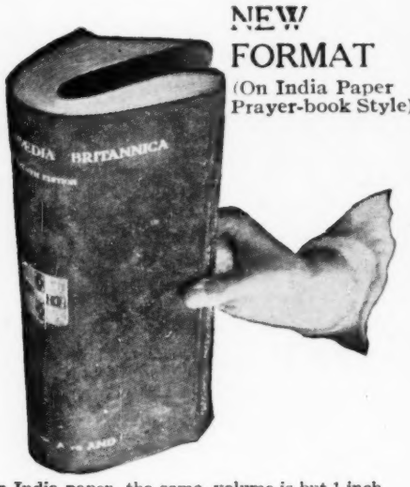
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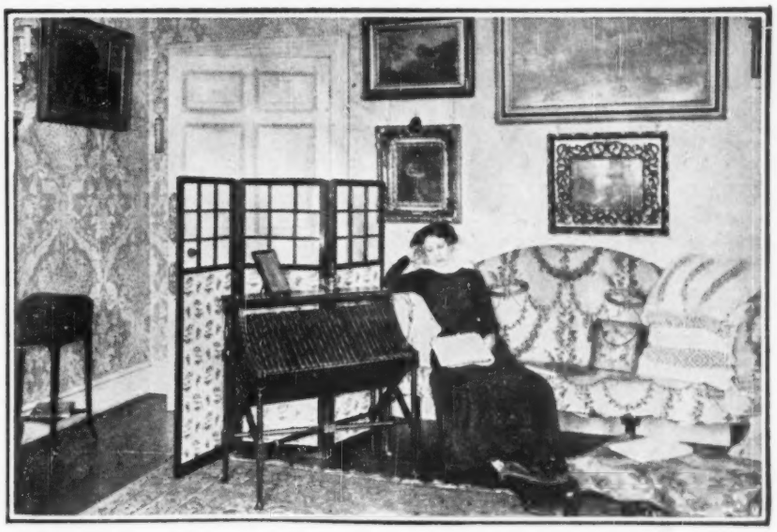
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ORDERS FOR CHRISTMAS PRESENTS

Therefore, subscribers who contemplate presenting the 11th Edition of the Encyclopædia Britannica as a Christmas gift—and, assuredly, no gift could be conceived which would be more prized, more useful, or which, in years of efficient service, would more frequently recall the donor—are advised to make immediate application, for only if they do so can the publishers guarantee delivery on or before December 25th. Particularly is this advice offered in the case of subscribers living in remote parts of the country, in shipping to whom allowance must be made for a considerable interval for transport and for possible delays en route.

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The accepted scale of book prices is, in fact, too different to afford a satisfactory comparison, and **the only true criterion in the matter is the price of the 9th edition of the Encyclopædia Britannica.** This was sold originally at 30s. ($7.50) a volume, although each volume contained 100 pages less than do those of the new edition, which may now be purchased (in the same style) at little more than half that price.

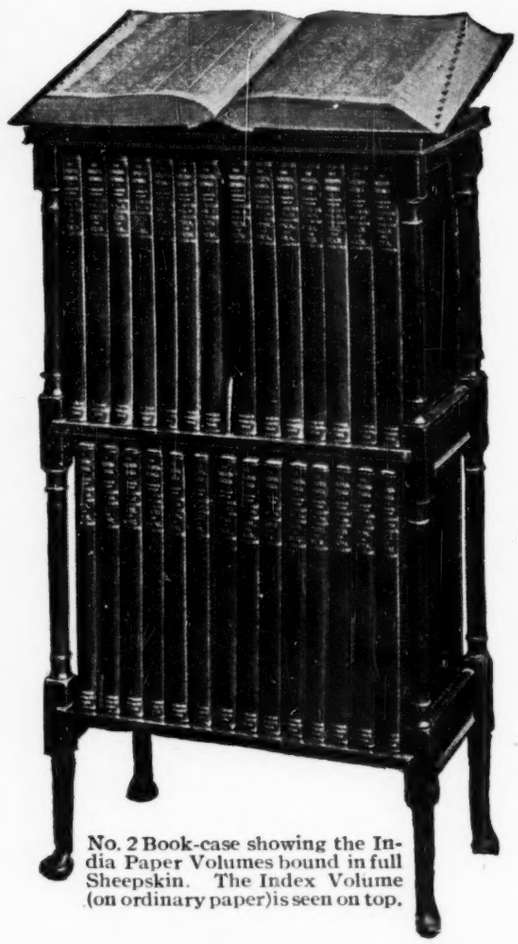
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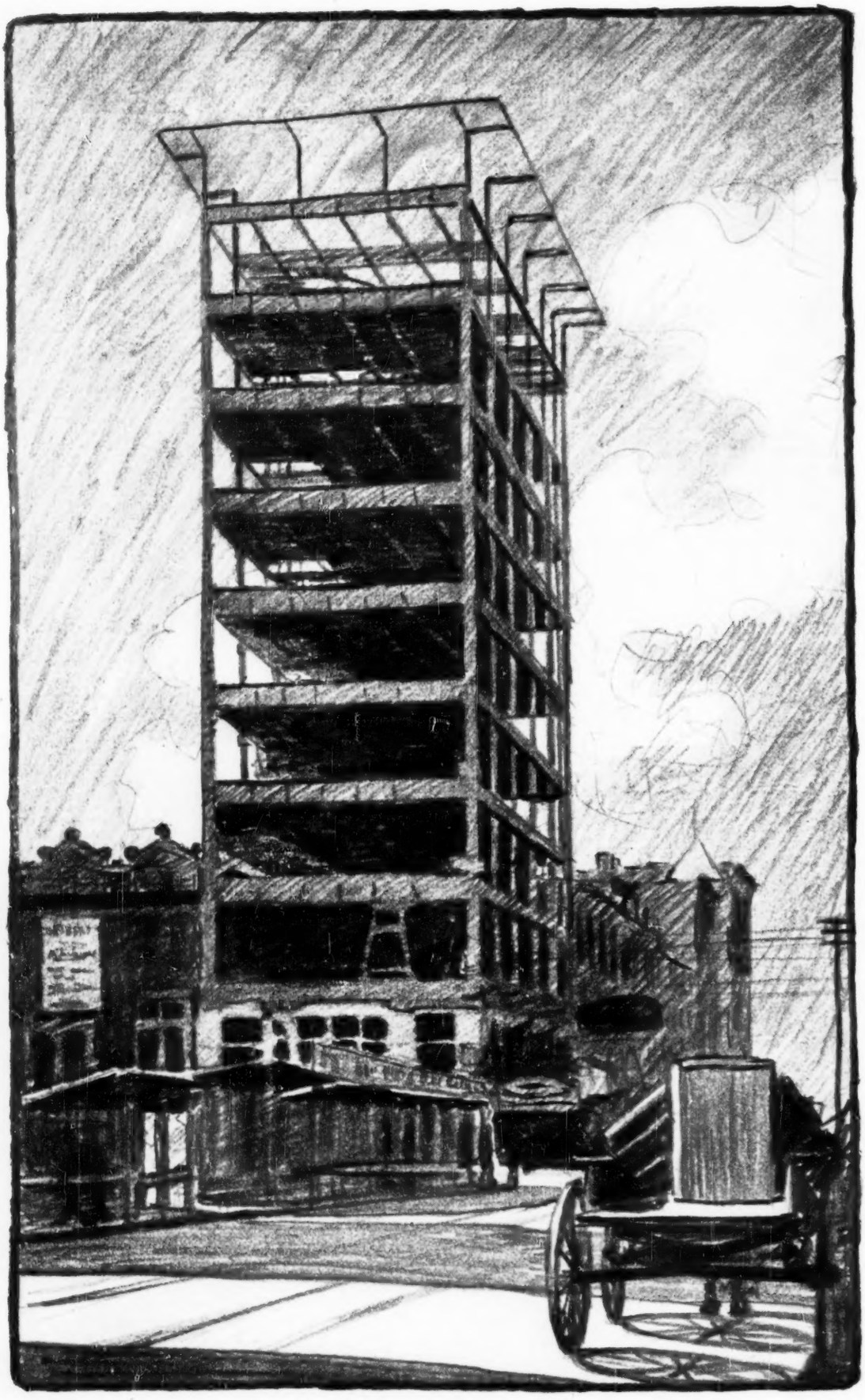
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SUNDAY ON A SKYSCRAPER.
(From a Pencil Sketch by Lauren Harris.)

MacLean's Magazine

Vol XXIII Toronto November 1911 No 1

The Black Canadian

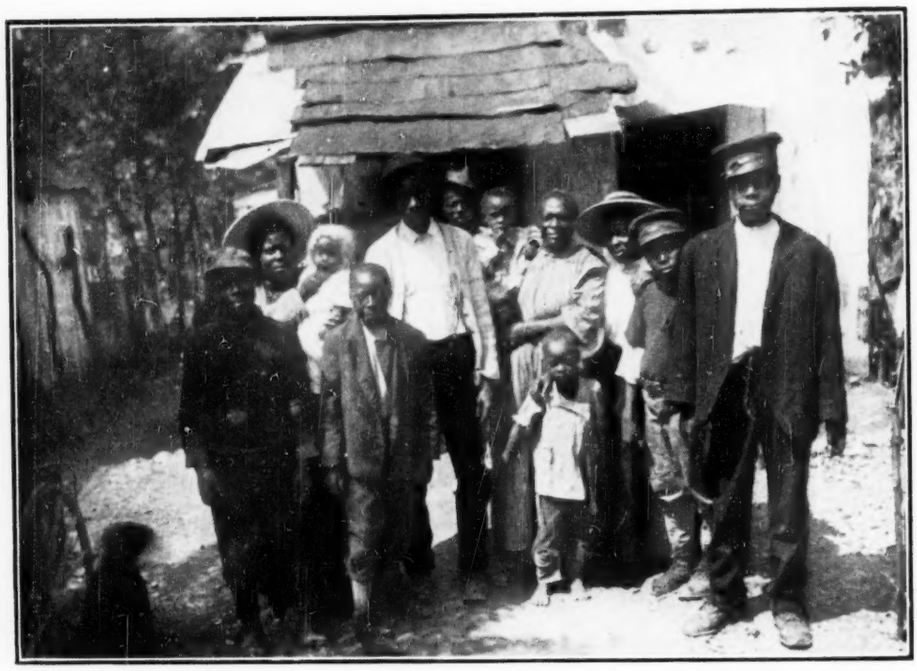
by

Britton B. Cooke



TO be perfectly honest with ourselves, there is no such thing as a Canadian. "Canadian," so far, is merely a geographical and political term. There are English Canadians and French Canadians, Galician Canadians, Icelandic Canadians, Russian Canadians, Yellow Canadians, Red Canadians, Black Canadians, and so on. The only thing common to them all is their residence within certain boundaries and under a common Government. The simplest division that can be made is the division of color. Roughly speaking, one might divide all Canadians into two classes, white and the others. The predominant elements in Canada are of the former color.

In, say, twenty generations there may be produced a real Canadian, that is to say a man in whose blood is such an admixture of all nationalities that it would puzzle anyone to say from which of the old nations he came, and men would be compelled to admit that he was of a new race—the Canadian race. To-day we geographical Canadians who are in reality Irish, French, Scotch, Dutch and English, etc., are being melted down, as the old saying goes, toward the making of the *Ultimate* Canadian. Each generation must be subjected to the same process. By the intermarriage of the various races which now constitute Canada, and by the inter-communication of different race ideals and traditions, the Ultimate Canadian is being formed,—or in other words a



A FAMILY GROUP.

This, and the photographs which follow, were obtained for this article from the Southern States, in order that the Canadian might be able to see some typical pictures of negro life in those parts of America from which the current of immigration towards our own Alberta recently set in. This is a characteristic family in Washington, D.C. Observe the number, the range of ages, the stalwart figures—and the ill-conditioned appearance of the array.

Canadian race is being bred. And now, in this year 1911 and in the next few years to come, we are importing the stock from which the great Canadian farm—for it is little more—is to be peopled, the stock which is to beget the Ultimate Canadian, the Ultimate master of this country.

It is true that there are influences which tend to prevent the proper mixing of the Canadian elements. The French Canadian lives so much to himself, and the English Canadian is so often such a jealous and unsociable brute, that the two races mix only a little. If this is to continue, and if none of the races is to merge itself with the others, the word "Canadian" will continue to be a geographical and political term. There will never be, in short, a Canadian race. One of the problems of Canada is to encourage the inter-mingling process. And in order that this may be done Canadians must be careful to let into this country only those elements with which it is possible to merge the other elements. In British Columbia it has already been settled that the yellow man cannot be accepted as a factor in the breeding of the ultimate Canadian. It should now be decided whether or not Canada is to permit the immigration of the colored people from the Southern States into this country. Is it desirable that there should be admitted an element which will either remain always apart from the other Canadians, or which will place in the blood of the ultimate Canadian, a tinge of the Ethiopian?

In 1901 there were 17,437 persons of negro origin in Canada. They were divided among the different parts of Canada as follows: British Columbia, 532; Manitoba, 61; New Brunswick, 1,368; Nova Scotia, 5,984; Ontario, 8,935; Prince Edward Island, 141; Quebec, 280; Saskatchewan, Alberta, and other parts of Can-



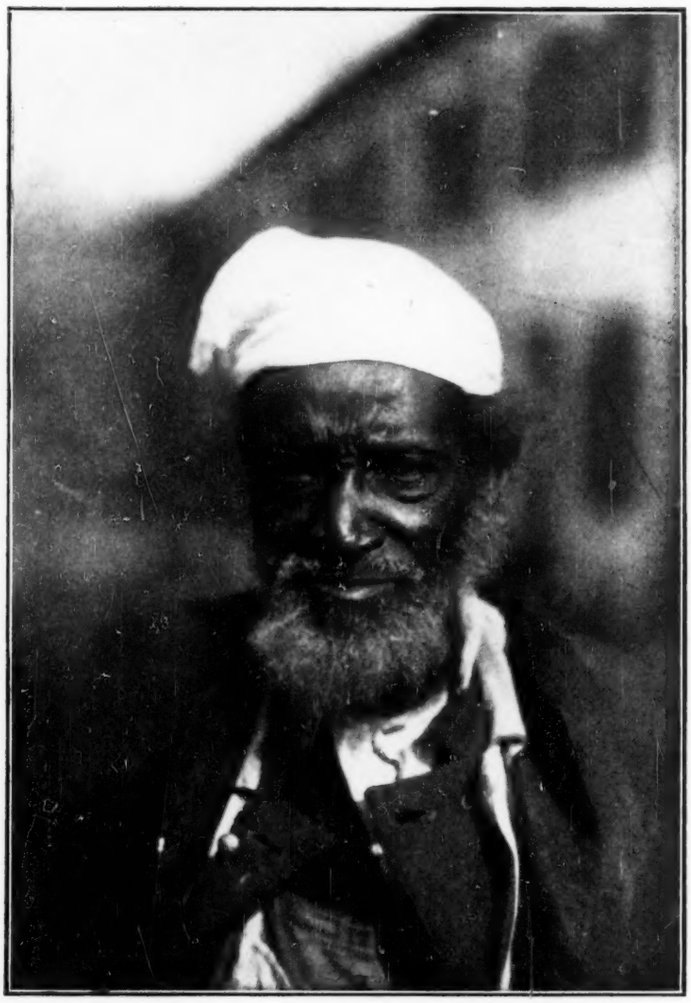
A SPINSTER AND HER CABIN.

The lady smokes. This is no serious objection, but there is a general air of neglect about the place and nonchalance about the evident proprietress that is not re-assuring when this person is looked upon in the light of a possible Canadian Mother. A few dollars, a little encouragement—and this person might, under some circumstances, be led to trek northward and, as some colored man's wife, become the mistress of Canadian acres, and to some small extent, Canadian destiny.

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ada 136. These numbers are by no means alarming. But they applied ten years ago. The same facts are not yet available from the new census returns, but there is every reason to believe that the numbers of colored persons in this country have very greatly increased, and what makes the situation much more worthy of thought, is the fact that there has commenced a movement of colored people from the United States to the homesteads of the western prairies. Some time ago reports reached all parts of Canada that large numbers of negro settlers had applied for, and had received permission to enter Canada. There was considerable discussion among Canadians. Inquiries were made at Ottawa as to whether the Law could not be invoked to prevent these people from entering this country, and it was said that the Law was inadequate. Since then the Government has been changed. A new Minister of the Interior has been appointed. And we venture to ask whether it would not be wise to enact some measure tending toward the discouragement of this sort of immigration.

In writing on such a subject as this MacLean's Magazine has no desire to say anything which might promote discord between the white people and the colored people in this country. Persons of fair minds cannot fail to admit that there are good citizens whose skin is dark and that in any search for examples of intelligence and industry the colored man is no longer to be ignored. The work of Booker T. Washington is a distinct honor to his race. But this very fact, and the fact that the standard of education and morality among the colored people has been raised makes it seem only the more desirable that the



"OLD UNCLE JO'"

Uncle Jo' is well-known as one of the oldest figures in his native city. He, as it happens, is 105 years old and at the time the picture was taken was still doing his duty as a night watchman and janitor, carrying in one hand a broom, in the other a lantern and, attached to a loose belt, made of a trunk strap, an alarm clock —for company. He represents a good type of negro.

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negro should work out his salvation in the country which first brought him to America, and in a climate more suitable for his race, rather than come to Canada and there become the basis for future race problems.

Canadians must take a certain amount of pride in the fact that Canada was a place of refuge for these people in the days of slavery, and that many a poor beaten black man, or heart-broken negress found safety on Canadian soil. The story of the "under-ground railway,"—how philanthropic men and women, assisted the run-away slaves to reach Canada—is very romantic. Old Dr. King's attempts to found a negro colony in Kent and Essex, and his success in the work of raising the standards of living among these people, make a most interesting story. But when one pursues the subject and inquires what has become of that colony and what has been the record of the colored race in Canada, the facts are not encouraging.

Dr. William King was a famous abolitionist. The freeing of the slaves was to him a life study. After living in the



TYPICAL OLD "AUNTY."

This type of colored woman is fast passing. She is a relic of "befo' d' wah." In those days she was the delight of the children and a mistress of the culinary art. With freedom and the bankruptcy of her former owner, came hard times. Aunty has relapsed into a state of "waiting." She is not an objectionable type but this type has few qualities to recommend it as desirable for Canada.

Southern States and seeing the slave trade in all its hideous forms, he became an ardent champion of the negro, and subsequently came,—bringing a number of freed slaves with him—to Canada, there to operate the Canadian end of an underground railway system. He established himself in Kent county. Of dark nights and in stormy weather it was he or his agents who set signal lights for the landing of the boats which carried the negroes from the American side into Canada, either across Lake Erie or across the Detroit River. He was a poor man. The white people in Kent and Essex County resented his importations and many times threatened to drive out the refugees by violence. But the "under-ground railway" continued in operation, the negroes continued to arrive in mysterious ways, and Dr. King carried on his agitations for the betterment of the negro tirelessly. In time a number of prominent English and American abolitionists furnished him with funds wherewith to purchase six thousand acres of ground in Kent County, for the establishment of the negro families. The project was carried through. The ex-



"WASHIN' ON D' LINE."

Washing is the means of many a colored man's support in the South. Not that he does it himself. on the contrary, he is often the travelling agent who secures the orders and takes home the work for his 'Mandy—and who lives upon the earnings.

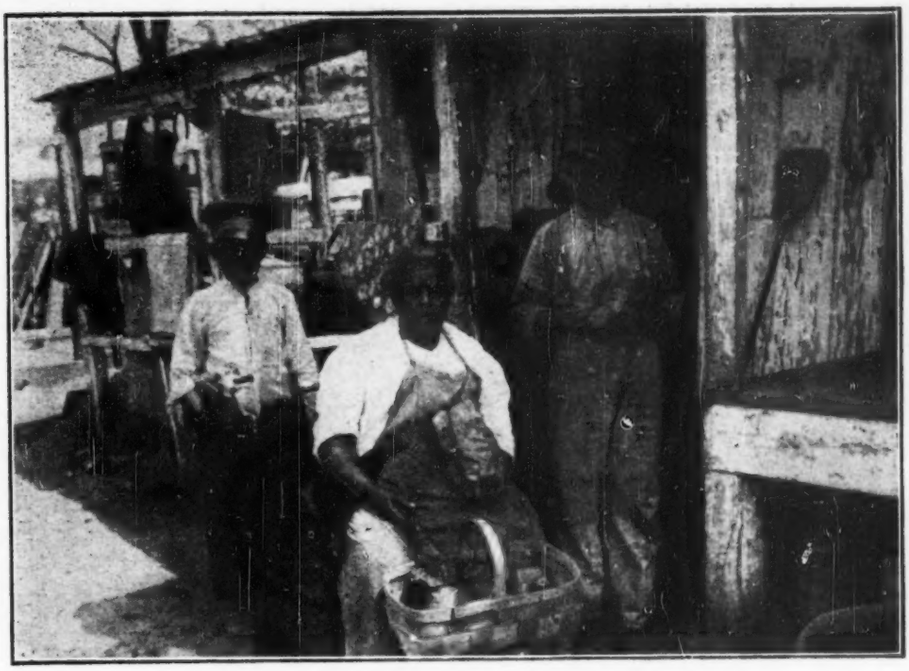
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slaves were given plots of land and encouraged to make an independent living. Many succeeded.

But the inevitable hankering of the negro for company and "fun" came to the surface in time. The old slaves, under the stimulus of their new found freedom and their new opportunities, "made hay." But the second generation and some of the first began to desert the farms and to find their way to the cities and towns, much in the fashion that water runs down hill. Of course, there were exceptions, those who became leaders of their kind, who studied for teaching professions and served to check the down-grade movement. Many of the original refugees returned to the United States to fight for the North against the South, and afterwards went back to assist their own people in the South after the Emancipation. Others returned to the Southern States because they preferred the balmy airs of that climate to the more rigorous seasons in Canada. To-day, in Kent and Essex counties, in Ontario, there are thousands of colored people, but most of them have drifted from the farms to the cities and there tend to make an element of "odd-jobs" hunters.



A THATCHED CABIN.



A COLORED COOK.

Canadian housewives have been heard to remark that if the servant problem became much worse they would send South for colored cooks. If so, their husbands must increase their earnings. The colored cook was bred in days of plenty and in ways of extravagance.

Everyone knows that the Canadian cities have no need for this class of citizen. There are too many white men of similar inclination. But even the lazy white man can be assimilated. The black man must continue to be a separate element in any community. In Ontario today there are very few negroes engaged in farming. You will find them doing whitewashing, or "odd jobs," or in a few cases, working as skilled laborers. The demand for porters in the railway service, for cooks, in-door servants, and porters gives many of them employment.

Everyone knows the out-standing characteristics of the negro. In the Southern States he is very unpopular. Northerners cannot understand the bitterness which the face of the colored man calls forth in a Southern white man. In the North where there are fewer negroes and where the climate is less easy we have not had the same examples of viciousness which have perhaps had something to do with the attitude of the white man in the Southern States. In Ontario the negro has seldom been called before the Law on a serious



A STRANGE SUBURBAN DWELLING.



"THE NIGGER QUARTER!"

Does Canada want such "quarters?" Such poor, poverty-stricken clusters of weak-kneed houses and drunken shacks? There is a "negro quarter" not unlike the Southern picture in a Nova Scotian town. White people pass it in fear. Mothers frighten the children by pointing to its gloomy shadow across the commons which separate it from the rest of the town. It is the abode of little more than innocent shiftlessness, but such places are adapted to the breeding of vice and crime.

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charge. His offences are usually light ones. He is inclined to be religious and in Chatham, Ontario, supports three large churches. He is good natured and willing to work at whatever he is set to do. But underneath everything lies a tendency to "shiftlessness" which diminishes his worth as a citizen.

In Yarmouth, Nova Scotia, there have been race riots in connection with a negro colony there. Planted there in the old days of slavery in the United States these



A NEGRO'S FARM YARD!



A SELF-RESPECTING DWELLING.



A HOME IN A SUNNY LAND.

From such happy-go-lucky dwellings, where "winter" and "summer" are mere casual terms, Canada has received a number of new citizens. Are they likely to be happy in a cold country? Or likely to thrive? Is it not more probable that they may become charges upon the community, after their resources are gone?

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people have gradually developed into a community which apparently has not the approval of the white people of Yarmouth. Not so very long ago this disapproval took the form of a riot in which the colored people were compelled to keep away from the main street of the place. We are not concerned with the rights or wrongs of that incident, but it serves to show that there has been friction, and that there will always be the danger of friction where these people are.

The colored man is good natured and easy going. In politics he is a negligible quantity. He is liable to be indifferent to everything but "the fun of the thing." In labor troubles he is either indifferent or vicious, although he may have a tendency to get into trouble much in the same way that a small boy plays with matches in order to enjoy the excitement. His sense of humor, his sentimentality, his emotionalism and his lack of initiative and executive ability may perhaps be overcome by education, of which many of them have taken advantage. But there remains the danger that the succeeding generation will lapse into the old negro traits, traits that are not the sort which will give Canada the type of citizen she requires.

One would hesitate to suggest that any legislation be enacted which might be interpreted as narrow-minded, or harsh, or the mere out-cropping of racial prejudice. And yet it seems fair not only to Canada but to the colored man himself that any immigration movement setting in from the Southern States to Western Canada, or any other part of Canada for that matter, should be checked. There are the two reasons: first that the colored man is nine times out of ten unsuited to the development of the highest sort of citizenship in Canada, that his sense of humor and predisposition to a life of ease render his presence undesirable in Canadian cities, that he will drift from the farm into the city eventually, and that he is liable to cause race troubles; and secondly, that he cannot be assimilated as can the white races, and if he is assimilated, he must leave a tinge of the colored blood in the *Ultimate* Canadian Race—a race which should be bred from the best "stock" that can be found in the world.

The Methodist Chieftain: Rev. Dr. Carman

By

J. T. Stirrett

EDITOR'S NOTE:—*One of the great men of Canada is the chief of the Methodist Church in this country. His figure was very prominent in the recent Ecumenical Conference in Toronto. He has many friends and some enemies—a sign of his very greatness. He is the autocrat of the Methodist Church and yet a benevolent autocrat. He believes utterly and absolutely in himself, in the goodness of his motives, and the rightness of his views. He will admit of no gainsaying.*

He is a welcome relief from the vacillating type of man, the man of petty distinctions, fine hair-splitting, and delicate posing. Reverend Dr. Carman is a stranger to that sort of thing. In his positiveness, his directness, power of will and tenacity of purpose he is a match for the greatest bankers, merchants and railroad builders of the day.

The world at large may know only his more rugged side. The stories of his brusqueness and his scathing wit circulate more easily than do the instances of his tenderer nature. That he has this side, too, all those who know him can testify. A thousand secret kindnesses are every year recorded somewhere to the credit of old Dr. Carman. A smaller man might trade upon them: Dr. Carman prefers to win his way by fighting.

"COME in!"

The invitation was issued in such stentorian tones, that I entered the office of Dr. Carman, General Superintendent of the Methodist Church of Canada, expecting to see a man of stature, a man still in the prime of life.

In front of a desk, placed near a window, sat a very little and very old man, bolt upright. His clerical hat was jammed tightly on his head. He was alone in the room and appeared to be doing nothing. No correspondence was spread before him, no ponderous volumes were open for perusal, no busy typewriters were clicking off letters. He turned his head squarely around, in a quick bird-like manner, without moving his body, and peered

through a pair of thick-lensed glasses at the intruder, waiting in morbid anticipation of the unexpected.

In a silence pregnant with possibilities, the writer stated the nature of his errand. The eyes of the General Superintendent did not relax their stare into futurity—which must have been many miles behind the journalist and beyond the approaches to the door. But if you can imagine a frozen gargoyle coming to life and being transformed into a sprightly old gentleman, you can appreciate the change which came over him when he learned that the visitor wanted information in regard to the welfare of the Methodist Church. He went into action with both hands. One dropped into a drawer and emerged with some strange looking slips of paper, covered with hieroglyphics and bound together with an elastic band. Another opened a book, filled with figures, underlined. After twenty feverish minutes, the visitor departed, convinced that there was nothing about the Methodist Church that was unknown to the General Superintendent; yet a backward glance showed the little man again sitting like a human ramrod, with his hat on more firmly, if that were possible, staring at his desk, smiling to himself and apparently doing nothing whatever.

Like all able and prominent men, Dr. Carman has loyal friends and bitter enemies. The former eulogize him as "The Grand Old Man of Methodism," "the defender of the faith," "the bulwark of Wesleyism" and "the foe of those who would mutilate the scriptures." The latter denounce him as "the Methodist Pope," "the modern heresy hunter," "the narrow-minded ecclesiastical tyrant," and "the decadent survivor of a past age."

Nothing has advertised him so much as his famous attack upon the Rev. George Jackson, who, in 1909, delivered a lecture to an unsophisticated audience of Y. M. C. A. men in Toronto, containing what the General Superintendent believed was an atheistic attack upon the book of Genesis. Jackson was a Scotch minister who was attached to Victoria Colloge, Toronto, and had a high reputation as a Biblical student and critic. It was not long before Methodism and the public were divided into Jacksonites and Carmanites, or ecclesiastical Liberals and Conservatives; and the newspapers, religious periodicals and pulpits flamed with the controversy over Genesis until the combatants were silenced by exhaustion.

Without making any attempt to choose between these extremes, the consideration of Dr. Carman's life may perhaps do something to quench the raging fires of religious discord with the healing waters of understanding and appreciation.

He was born in 1833 on a farm in Dundas County where the village of Iroquois now stands. "Not on a farm," he objects, —"a swamp! The first thing I remember was hopping about the logs in it." If any one has a right to assume the title "Canadian" he has that right. His parents, and his maternal and paternal grandparents were of United Empire Loyalist descent and marched to Canada with Sir John Johnson's army. Little wonder that he is militant. Consider his ancestry. His maternal grandfather was Colonel Peter Shaver, Tory and Loyalist. His paternal grandfather was Captain Michael Carman, likewise Tory and Loyalist. Both these men, staunch friends, and bitter enemies of the American Republic, settled upon the land given them by the British Government in the County of Dundas. The land of Colonel Shaver was about three miles from the present village of Iroquois and that of Captain Carman was part of the municipal site.

When Albert Carman's father became engaged in the lumber business at Trenton, Ontario, his son's occupation of log-hopping was changed to conflicting with the rudiments of education. Later when one of his uncles founded a grammar school at Iroquois, young Carman returned to continue his studies. Having absorbed all the knowledge this institution could give him, he went to Victoria University, which was then situated at Cobourg. It is interesting to learn that he entered with the intention of studying law, for which his mind is peculiarly adapted. "However," he says, "in that day, Victoria had *religion,* not shaky *theology,* and I was converted and decided to enter the church." His decision was unfortunate for the bar, which was deprived of a remarkable legal brain, and fortunate for Methodism, which enlisted his ability, energy and enthusiasm.

Rumor, with one of her many tongues, declares that in those days at Victoria, when his aspirations were legal rather than ecclesiastical, the present General Superintendent of the Methodist Church was the leader in several of the maddest pranks perpetrated by students in the history of the institution. Questioned on this point, Dr. Carman replied: "Nonsense! I was the meekest child on earth." This statement is good proof that he was not. Had he attempted, after the fashion of most graduates, to create the impression that as a student he had been particularly devilish, one would have been more ready to believe him, but his humility breeds suspicion.

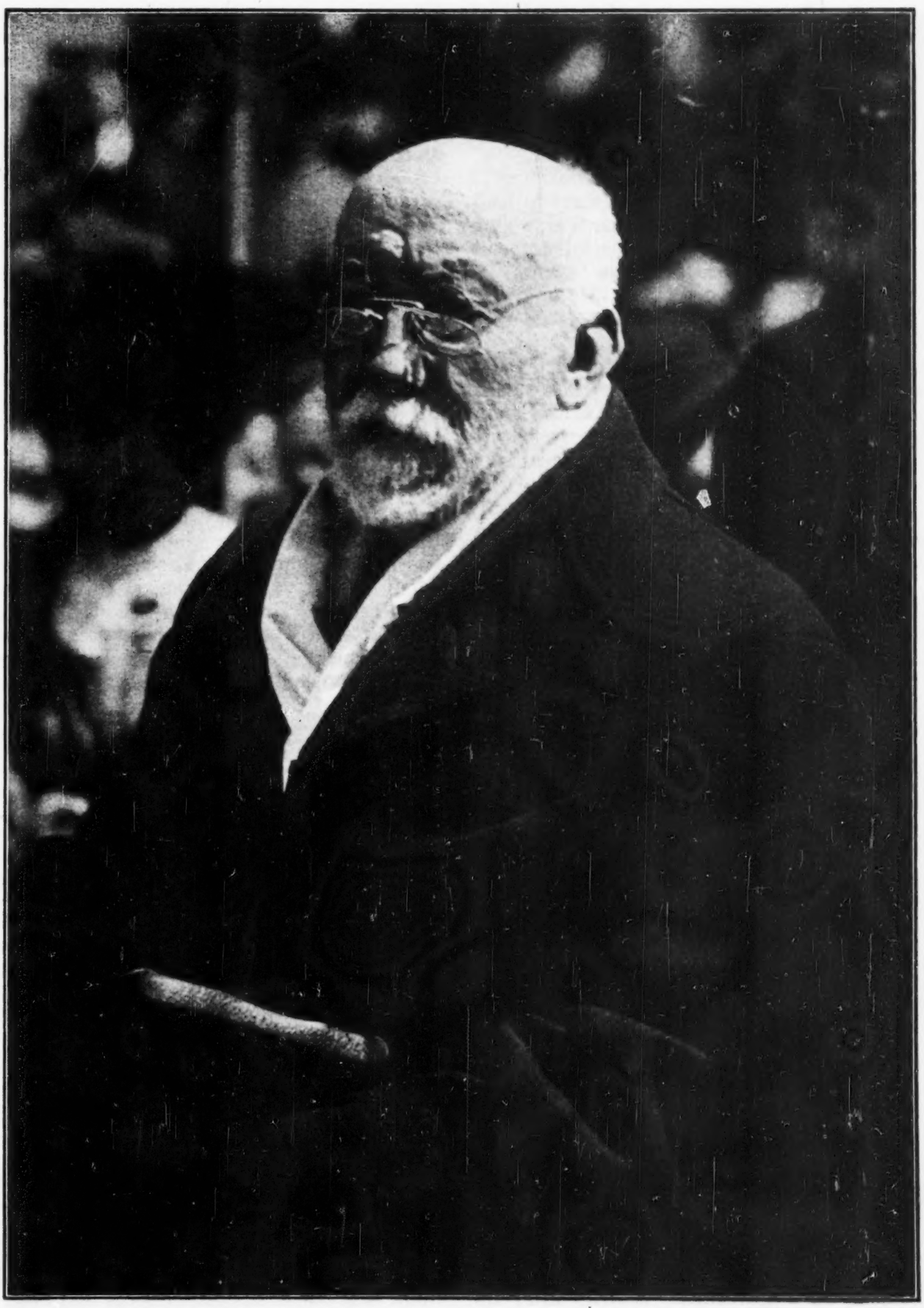
After graduating from Victoria in 1854, he became a school master and conducted the Iroquois Grammar School till 1856, when he was ordained a travelling preacher of the Methodist Church. For just one year he was a circuit rider, making up his sermons as he rode through the woods, expounding the vivid gospel of John Wesley. Then he exchanged the saddle for the professional chair, and joined the staff of Albert College in 1857. At the end of one year he had demonstrated his inability to remain long in a subordinate position and was elected principal. Not content with his own array of military ancestors, Dr. Carman, in 1860, married a soldier's daughter, Miss Mary Jane Sisk, whose father was Captain James Sisk, of Belleville. He did not come into special prominence until 1874, when he was elected Bishop of the Methodist Episcopal Church by the General Conference of that denomination. The year 1883 saw the union of the three Canadian branches of Methodism and Dr. Carman was the presiding offiecr of the committee which considered its feasibility. He was appointed the first General Superintendent of the amalgamated bodies and has maintained his position in that office up to date, a period of twenty-seven years.

How has he done it? There are three principal reasons: First, he is a fighter, by reason of the proclivities of his forefathers; secondly, there is no branch of that highly developed science, ecclesiastical politics, which is hidden from him; thirdly, he is one of the ablest men Canada has produced in the last twenty years The soldier's instinct tells him that there is a time when the controversies of committees must be stilled and the army of the church placed in fighting formation. Then he says to it: "Attention !" "Line up!" "Silence in the ranks!" He is strong on silence. His attitude is that a successful, many-headed organization, like the hydra-headed monster of antiquity, exists only in fables, and that progress along any line requires the stern hand of a dictator. Not long ago he was presiding at a missionary conference at Ottawa. At a tense moment in the proceedings, a score of men persisted in speaking, though out of order, and the meeting threatened to get beyond control. The General Superintendent suddenly brought down his gavel on the desk with such force that it left a mark in the wood.

"I want you to know that I am chairman of this meeting," he thundered, "and that I must be obeyed."

There was immediate silence. They had forgotten, but they did not forget again.

If a man wants to carry things with a high hand he must have two personal qualities: a rugged sense of humor with which to veil, in times of stress, the harshness of his actions; and a dash of romance in his composition. Rollo, the Norse hero, overwhelmed the western coast of France and forced an audience with the French King. It follows in the story that Rollo must bow his head to the ground. He strides forward and bends his giant body, while his followers growl at his humility. But Rollo's hand goes under the French King's temporary throne and grasps its foundations. A tug and a strain and over it topples backwards, treating the assembled thousands to a view of kingly soles, uplifted. How the Norsemen roared with delight at the mighty jest of Rollo the Dauntless! Human nature seems to demand that if you kill a man you must do it with a pleasing display of sprightliness. So with Dr. Carman. He is a Rollo. He goes out before lunch and cracks the skull of an ecclesiastical opponent but he contrives to accomplish the feat in such a lusty manner, and accompanies it with so much of the rough hard hitting humor of the soldier, that his violence almost becomes a virtue. Meanwhile, the thousands of good



THE METHODIST CHIEFTAIN: REVEREND DR. CARMAN.

people who never think at all, but who are anxious to be entertained, merely listen to the whacks of his cane on the head of the unfortunate victim, and say, "Well, the old man is at it again. He'll keep the wicked in the straight and narrow way or put them out of the way altogether."

Before they have time to consider, he furnishes the element so necessary to leadership, by undertaking a spectacular journey, or presiding over an especially stormy conference, or preaching a sermon of more than usual brilliance. He is always breaking out in a new place. He recuperated from his strenuous combat with the Jacksonites in 1909 by going on a 6,000 mile journey to visit conferences at Edmonton, Regina, and all over Nova Scotia.

"Isn't that a strenuous itinerary for one of your age?" he was asked as he was leaving.

"Why?" he demanded. "I'm only seventy-six! There was a man died in Nova Scotia the other day at the age of a hundred and seven. What's the use of talking about being old?"

Dr. Carman does not turn a monkish eye upon vigorous amusements.

"Baseball was my favorite game when I was young," he will tell you. "I was catcher for our team, but I was not as good as another fellow we had. When the pitcher delivered the ball, this chap could snatch it from in front of the batter before he could swing his bat on it."

'Then," he continues, "I was very fond of fishing, and threw many a line into the St. Lawrence. I also indulged in hunting, but I never bagged such game as Roosevelt."

It has always been a matter of debate whether the State or the church has produced the greatest politicians. Dr Carman is a statesman. He loves the game, with all its strategy, and deep, quiet planning. When one thinks of it, he is just a bit like "Uncle Joe" Cannon. He has the same astute sense of the value of appearing to be one of the people. His homely sayings, his pithy, biting, rugged wit, are natural, no doubt, but no one is better aware than he how they smooth out knots in the skein of life and keep the ordinary man from thinking too deeply upon the manner in which he is governed. Shortly after the Union of 1883, he presided over the new Conference. Among those who had not been Methodist Episcopals there was opposition to him and a vigorous attempt was made to oust him from the saddle. While this conspiracy was gathering supporters, Dr. Carman arrived and took the chair. Inside the first few minutes, there was a stormy scene. The conspirators tried to tangle him in the rules of order and hoped by displaying his supposed incompetency, to secure his defeat. He grasped the situation and put his back to the wall. Three times during the morning session, the revolutionists made their attack, and three times they were voted down bv the hastily but skillfully mobilized forces of the General Superintendent. At lunch the rebels acknowledged defeat and congratulated the victor.

Dr. Carman prefers information which he secures himself. When he was principal of Albert College, the authorities were unable to discover how several of the students in residence were able to appear on the streets at hours when they were supposed to be in their rooms. Dr. Carman thought over the matter and proceeded to investigate on his own account. One dark night he took his position behind some trees near a certain wing of the college building. Presently, several students came quietly along the path and gave a signal. A window on the upper storey opened and a basket, secured by a long rope, descended. One by one the students mounted heavenwards. The basket came down for the last, but Dr. Carman stepped forward and the waiting student disappeared at great speed. The principal stepped into the basket, and was hauled aloft, and caught the truants redhanded. If he had been an ordinary man. students possessing spirit would have let go the rope as soon as his head appeared above the sill. But they did not drop Carman. If they had his ecclesiastical denunciations would have withered ten acres of grass.

An example of his political sagacity and diplomatic skill occurred at the General Conference at Victoria in 1910. Sir Wilfrid Laurier happened to enter the Conference Room, informally. Dr. Carman greeted him warmly, but managed to remind his audience of Sir Wilfrid's remark that one of his predecessors had been "the Great Sir John A. Macdonald." Perhaps it was diplomacy, and again, it

might have been the Carman blood, Tory to the last corpuscle.

In the Conference chair this remarkable man combines the icy mind of the judge with the courage, discipline and strategy of the general. He knows no difference in rank when he rules a conference with his rod of iron. The pulpit sees him a living jet of spiritual flame, preaching the supernatural gospel of early Methodism—a second Hildebrand, ablaze with the certainty that the church must govern the temporal powers of the earth. Yet as General Superintendent, he must be a competent business man. He has under his jurisdiction 340,000 church members, 377,499 Sabbath School children, 3,672 churches, 3,590 Sabbath Schools, publications with a total circulation of 363,000, 12 colleges, and real estate valued at $28,389,115. He is a pursuer of mysteries, a prober into secrets, an intellectual prowler in search of things concealed, and nothing related to Methodism escapes his candid eye. Whatever faults men may allege, he has not the great one of Hypocrisy. Writing in the Methodist magazine, he says! "It is natural and it is right that we should be most easily and most intensely interested in what immediately concerns ourselves." He was intensely interested in his own personal advancement. The highest office in the gift of the church became his. What he has he will hold till Death bids him let go. Fortunately, the Methodist Church seems willing to leave him undisturbed. At the General Conference, held in Victoria last year, he was re-elected for a term of eight years, on the first ballot, and by a vote, out of 173 out of 284. In these days, when the modern young men not only push old men out of the way, but jump on them and kick them when they are down, it is refreshing to see this very old man whom no one can push aside or jump on, and who can, if necessary, perform these operations himself with great celerity and despatch. Latter day Biblical students and ecclesiastical dilletantes, stand out of the way of the Doctor, or he will blast you with his favorite quotation from John Wesley: "Philosophers, always the pests of religion."

Go into his home, after seeing him on the platform or hearing him in the pulpit, and you may be surprised to find no dictator, no Hildebrand, no Fiery Cross of Methodism, but a nice old man, who will chat about ordinary things in a hard-headed, worldly fashion, without any "side," or assertiveness, or odor of sanctity, but with tolerance, and swift flashes of humor, and little touches of keen sympathy and understanding.

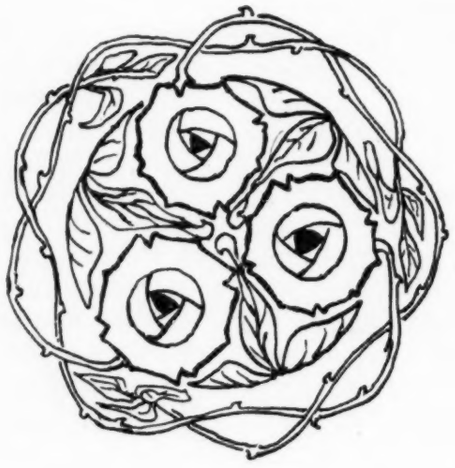
And yet, how severely he will flay an opponent! How wantonly he will hold him up, shivering and naked, to the scorn of the world. How unscrupulously he will bring to play the steam hammer of church machinery to crack the smallest rebel nut. Is there a latent streak of cruelty in him, or is he merely the cruelest of all things—a zealot convinced of the righteousness of his cause. Or is he the soldier, sacrificing tolerance to the iron law that discipline must be maintained at all costs? Read from his denunciation of Professor Jackson if you wish to estimate the relentlessness of his will, the vigor of his mind, and the chastity and elegance of his diction:

"What does he (Jackson) make of the Christian faith? A thing of a moment, a bursting bubble on a rolling tide, thin and dark at the top, just ready to break before our eyes? Or is it a well and logically compacted system of the being of the Eternal God and His attributes as revealed to us? His Purposes and His acts?

"When a man affirms that the opening chapters of the Bible are mythical, legendary, I am inclined to ask what does the man mean? Does he mean that the solid positions and sublime acts solemnly recorded are mythical and legendary, or does he mean that the literary garb is mythical, legendary, or that the rhetoric is more exuberant than his historic sense would justify? The record of sure and certain facts is not a myth, a fancy, a legend, no matter how gorgeous or how simple the rhetoric. Surely it cannot be that we are sent to teach truth from a book filled with vain chimeras, misconceptions and lies. The old, solid, 'reductio ad absurdem' hems in this flighty higher criticism, so called, at every point. If the trouble is with the dress, the rhetoric after Oriental style, thinly veiling what is better veiled than emblazoned, it is not the first time, nor will it be the last, when an adventurous man of prurient desire gets tangled up in the drapery. But if he

means the origin of the universe, the creation and origin of the human race, man's clearly implied relationships as moral and spiritual being to his Father God, the origin of sin, the most clearly self-evident fact with which we have to deal with this hour, in man's voluntary transgression and alienation from God, he surely is not dealing with myths and legends, but with the absolute certainties that are with us in our moral and spiritual constitution and relationships this very day."

Call this the vicious cry of the heresy hunter or the inspired creed of a defender of the Christian faith, according as your religious sympathies are liberal or conservative, but it has this pre-eminent merit—it is Carman!



SILENCE

My life is tremulous with a long, deep thought,
Pervading all my past, and all the sweet,
Uncertain present—and the future fraught
With hopes vague, mist-like, gathered 'round thy feet.

As far stars gleaming through dark pines at night,
Rouse yearnings half of rapture, half of pain,
So in my dreams, thine eyes of wondrous light,
Thrill me to waking, and despair, again.

Oh, could I break the silence with one word—
To thy great heart—one whisper, holding all
The piteous longings that the nights have heard—
The emptiness my out-stretched arms recall!

—*Amy Campbell.*

The Power of Suggestion*

By

Dr. Orison Swett Marden

EDITOR'S NOTE:—*One man in the English speaking world, once decided to turn his ability as a writer into a means of making the common man and the ordinary woman of this world—better. He had in mind no religious idea, no health fad, no mania for morality. He aimed merely to write in good plain English those things which he observed and which he believed could be made the source of inspiration to those who read them.*

For years this man has been writing these "inspirational talks," not the "heart to heart" variety of sentimental writing which has made certain publications for women, a laughing stock; but a sound, manly virile, crisp discussion of things. To-day Dr. Marden, the writer of the following article, is recognized as the master of this kind of work. His books have been publicly endorsed by Queen Victoria, by Theodore Roosevelt of the United States, by Lord Avebury, (Sir John Lubbock,) Mr. Gladstone and King Humbert of Italy, John Wanamaker, Marshall Field, and other great business men. Men and women everywhere, have come to appreciate Dr. Marden's work, because through him they have learned new lessons concerning themselves and their neighbors and their work. He has stimulated efficiency in all classes of men from the unskilled laborer to the president of the company.

MacLean's Magazine has purchased the Canadian rights from Dr. Marden, whereby the Canadian reader secures these writings —short, crisp and pointed—regularly, in this magazine. The articles are copyrighted by the MacLean Publishing Company in Canada, and the following is the first of the series.

RECENTLY a lady wrote for advice to a physician who advertises to treat patients by mail. The physician diagnosed the case as cancerous blood and wrote the woman that she was likely at any time to develop a real cancer. The effect of the shock upon her was almost like receiving her death warrant.

Think of a man pretending to be a physician, injecting such a horrible picture into the mind of a patient he never saw! Think of its influence upon the

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mind and physical functions of the patient. The constant terror of a horrible disease, the watching for and anticipating the terrifying symptoms, is nothing less than perpetual torture.

Not long ago a New York physician, in an interview with a newspaper reporter, gave his prognosis as to the probable outcome of a mad dog bite upon a patient. He foretold the probable time in which the horrible symptoms would appear, outlined the course of the fatal disease, and predicted when death would be likely to overtake the sufferer.

Think of the horrible experience of the patient who might read the physician's prediction in the paper. Could anything be more terrible than to fill a patient's imagination with such fearful prospects? Even if the dog had not been mad, the victim would probably have developed the characteristic symptoms, for it is well known that many people have died with all the symptoms of hydrophobia when it was found afterwards that the dog which had bitten did not have hydrophobia at all. This, in fact, was the case with a patient in a New York hospital quite recently.

Vast multitudes of people have died from fear of diseases they had a terror of, such as smallpox, cholera, yellow fever, etc., long before there was any physical possibility of their getting the disease. The terror of horrible diseases has killed more people than all the wars in the world's history.

Physicians little realize what implicit faith their patients have in them, and how they are affected by their diagnoses and predictions. Often in a hospital, when a physician gives an unfavorable prognosis, the patient sinks rapidly. How the patients watch every motion of the physician when making his visit, and weigh every word he utters! If he looks hopeful, they rally; if they see despair in his face, they sink.

Faith in one's physician is a powerful curative suggestion. Many patients, especially those who are ignorant, believe that the physician holds the keys of life and death.

The possibilities of healing power in the affirmative suggestion that the patient is going to get well are tremendous. The coming physician will constantly reassure his patient verbally, often vehemently, that he is absolutely bound to recover; he will tell him that there is an omnipotent healing force within him, and that he gets a hint of this in the power which heals a wound, and which refreshes, renews, and recreates him during sleep.

It is almost impossible for a patient to recover while people are constantly reminding him how ill he looks. His will-power together with all his physical recuperative forces could not counteract the effect of the reiteration of the sick suggestion.

Suggestion has a powerful influence upon health. In innumerable instances people have been made seriously ill, sometimes fatally so, by others telling them how bad they looked, or suggesting that they had inherited some fatal disease.

A prominent New York business man recently told me of an experiment which the friends of a robust young man made upon him. It was arranged that each one should tell him, when he came to work, that he was not looking well, and ask him what the trouble was. They were to say it in a way that would not arouse suspicions, and note the result. At one o'clock this vigorous young man had been so influenced by the suggestion that he quit work and went home, saying that he was sick.

There have been many interesting experiments in the Paris hospitals upon patients in a hypnotic trance, wounds being inflicted by metal suggestion. While a cold poker was laid across their limbs, for example, the subjects were told that they were being seared with a red-hot iron, and immediately the flesh would have the appearance of being severely burned.

I have known patients to collapse completely at the sight of surgical instruments in the operating room. I have heard them say long before they took the anesthetic that they could actually feel the cutting of the knife.

Patients are often put to sleep by the injection into their arms of a weak solution of salt and water, which they are led to think is morphia. Every physician of experience knows that he can relieve pain or other distressing symptoms simply by the suggestion of water disguised to look like medicine or by bread pills.

Many a physician sends patients to some famous resort not so much for the

waters or the air as for the miracle which the suggestion in the new environment will perform.

Even quacks and charlatans are able, by stimulating the hope of those who are sick, to produce marvelous cures.

The mental attitude of the nurse has much to do with the recovery of a sick person. If she holds the constant suggestion that the patient will recover; if she stoutly affirms it, it will be a wonderful rallying help to the forces which make for life. If, on the other hand, she holds the conviction that he is going to die, she will communicate her belief, and this will consequently depress the patient.

We are under the influence of suggestion every moment of our waking lives. Everything we think, feel, see, hear, read is a suggestion which produces a result corresponding to its own nature. Its subtle power seems to reach and affect the very springs of life.

The power of suggestion on expectant minds is often little less than miraculous. An invalid with a disappointed ambition, who thinks he has been robbed of his chances in life and who has suffered for years, becomes all wrought up over some new remedy which is advertised to do marvels. He is in such an expectant state of mind that he is willing to make almost any sacrifice to obtain the wonderful remedy; and when he receives it, he is in such a receptive mood that he responds quickly, and thinks it is the medicine which has worked the magic.

Many a sick room is made a chamber of horrors because of the depressing suggestion which pervades it. Instead of being filled with sunshine, good cheers, and encouragement, it is often darkened, God's beautiful sunshine is shut out; ventilation is poor; everybody has a sad, anxious face; medicine bottles and surgical apparatus are spread about; everything is calculated to engender disease rather than to encourage health and inspire hope. Why, there is enough depressing suggestion in such a place to make a perfectly well person ill!

What people need is encouragement, uplift, hope. Their natural resisting powers should be strengthened and developed. Instead of telling a friend in trouble, despair, or suffering that you feel very sorry for him, try to pull him out of his slough or despond, to arouse the latent recuperative, restorative energies within him. Picture to him his God image, his better self, which, because it is a part of the great immortal principle, is never sick and never out of harmony, can never be discordant or suffer.

The suggestion which comes from a sweet, beautiful, charming character is contagious and sometimes revolutionizes a whole neighborhood. We all know how the suggestion of heroic deeds, of great records, has aroused the ambitions and stirred the energies of others to like achievements. Many a life has turned upon a few moments' conversation, upon a little encouragement, upon the suggestion of an inspiring book.

Many men who have made their impress upon history, who have left civilization a little higher, accomplished what they did largely because their ambition was aroused by suggestion; some book or some individual gave them the first glimpse of their possibility and enabled them to feel for the first time a thrill of the power within them.

The suggestion of inferiority is one of the most difficult to overcome. Who can ever estimate the damage to humanity and the lives wrecked through it! I know men whose whole careers have been practically ruined through the constant suggestion, while they were children, that they would never amount to anything.

This suggestion of inferiority has made them so timid and shy and so uncertain of themselves that they have never been able to assert their individuality.

I knew a college student whose rank in his class entitled him to the highest recognition, whose life was nearly ruined by suggestion; he overheard some of his classmates say that he had no more dignity than a goose, and always made a very poor appearance; that under no circumstances would they think of electing him as class orator, because he would make such an unfortunate impression upon an audience. He had unusual ability, but his extreme diffidence, timidity, shyness, made him appear awkward and sometimes almost foolish—all of which he would undoubtedly have outgrown, had he not overheard the criticism of his classmates. He thought it meant that he was mentally inferior, and this belief kept him back ever after.

What a subtle power there is in the suggestion of the human voice! What emotions are aroused in us by its different modulations! How we laugh and cry, become indignant, revengeful, our feelings leaping from one extreme to the other, according to the passion-freighted or love-freighted words which reach our ear; how we sit spellbound, with bated breath, before the great orator who is playing upon the emotions of his audience, as a musician plays upon the strings of his harp, now bringing out tears, now smiles, now pathos, now indignation! The power of his word-painting makes a wonderful impression. A thousand listeners respond to whatever he suggests.

Some natures are powerfully affected by certain musical strains; they are immediately lifted out of the deepest depression and despondency into ecstasy. Nothing has touched them; they have just merely felt a sensation through the auditory nerve which aroused and awakened into activity certain brain cells and changed their whole mental attitude.

George Eliot, in "The Mill on the Floss," gives voice to what some of us have often, doubtless, felt when under its magic spell. "Certain strains of music, she says, affect me strangely that I can never hear them without changing my whole attitude of mind for a time, *and if the effect would last, I might be capable of heroism.*"

A tight-rope walker was so ill with lumbago that he could scarcely move. But when he was advertised to appear, he summoned all his will-power, and traversed the rope several times with a wheelbarrow, according to the program. When through he doubled up and had to be carried to his bed, "as stiff as a frozen frog."

There is no one principle that is abused to-day in the business world more than the law of suggestion. Everywhere in this country we see the pathetic victims of those who make a business of overpowering and controlling weaker minds. Thus is suggestion carried even to the point of hypnotism, as is illustrated by unscrupulous salesmen and promoters.

If a person steals the property of another he is imprisoned, but if he hypnotizes his victim by projecting his own strong trained thought into the innocent, untrained, unsuspecting victim's mind, overcomes his objections, and induces him voluntarily to buy the thing he does not want and cannot afford to buy, perhaps impoverishing himself for years so that he and his family suffer for the necessities of life, no law can stop him. It would be better and should be considered less criminal for a man to go into a home and steal articles of value than to overpower the minds of the heads of poor families and hypnotize them into signing contracts for what they have really no right and are not able to buy.

Solicitors often command big salaries because of their wonderful personal magnetism and great powers of persuasion. The time will come when many of these "marvelous persuaders," with long heads cunningly trained, traveling about the country, hypnotizing their subjects and robbing them of their hard-earned money, will be regarded as criminals.

On the other hand, suggestion is used for practical good in business life.

It is now a common practice in many concerns to put into the hands of their employes inspiring books and to republish in pamphlet form special articles from magazines and periodicals which are calculated to stir the employes to new endeavor, to arouse them to greater action and make them more ambitious to do bigger things. Schools of salesmanship are using very extensively the psychology of business, and are giving all sorts of illustrations which will spur men to greater efficiency.

The up-to-date merchant shows his knowledge of the power of suggestion for customers by his fascinating show-windows and displays of merchandise.

The restaurant keeper knows the power of suggestion of delicious viands upon the appetite, and we often see tempting dishes and articles of food displayed in the window or in the restaurant where the eye will carry the magic suggestion to the brain.

A person who has been reared in luxury and refinement would be so affected by the suggestion of uncleanliness and disorderliness in a cheap Bowery eating-place that he would lose the keenest appetite. If, however, the same food, cooked in the same way, could be transferred to one of the luxurious Broadway restaurants and served upon delicate china and spotless linen with entrancing music, the en-

tire condition would be changed. The new suggestion would completely reverse the mental and physical conditions.

The suggestion of the ugly suspicions of a whole nation so overpowered Dreyfus during his trial that it completely neutralized his individuality, overbalanced his consciousness of innocence. His whole manner was that of a guilty person, so that many of his friends actually believed him guilty. After the verdict, in the presence of a vast throng which had gathered to see him publicly disgraced, when his buttons and other insignia of office were torn from his uniform, his sword taken from him and broken, and the people were hissing, jeering, and hurling all sorts of anathemas at him, no criminal could have exhibited more evidence of guilt. The radiations of the guilty suggestions from millions of people completely overpowered his mentality, his individuality, and, although he was absolutely innocent, his appearance and manner gave every evidence of the treason he was accused of.

There is no suggestion so fatal, so insinuating, as that of impurity. Vast multitudes of people have fallen victims to this vicious, subtle, fatal poison.

Who can depict the tragedies which have been caused by immoral, impure suggestion conveyed to minds which were absolutely pure, which have never before felt the taint of contamination? The subtle poisoning infused through the system makes the entrance of the succeeding vicious suggestions easier and easier, until finally the whole moral system becomes saturated with the poison.

There is a wonderful illustration of the power of suggestion in the experience of what are called the Stigmatists. These nuns, who for years concentrated all of their efforts in trying to live the life that Christ did, to enter into all of His sufferings, so completely concentrated all of their energies upon the Christ suffering, and so vividly pictured His wounds in their imaginations, that their thought really changed the chemical and physical structure of the tissues and they actually reproduced the nail marks in the hands and feet and the spear wounds as in the side of the crucified Christ.

These nuns devoted their lives to this reproduction of the physical evidences of the crucifixion. The fixing of the mind for a long period of time upon the wounds of the hands, feet, and the side with the awful suffering were so vivid, so concentrated, that the picture was made real in their own flesh. In addition to the mental picturing, they kept constantly before them the physical picture of the crucified Christ, which made their mental picture all the more vivid and concentrated. The religious ecstasy was so intense that they could actually see Christ being crucified, and this mental attitude was out-pictured in the flesh.

STRENGTH

A snatch of song from your open door,
On the morning air, as I go my way,
And my heart forgets its troubles sore,
And I hum your song the live-long day!

My tired feet on the homeward way,
Grow light and swift as I see you there,
Beneath the porch where the wild vines stray,
With the rose of sunset on your hair!

—*A. C.*

Eton College

By

Captain Leslie T. Peacocke

Editor's Note:—The following article is written by an Etonian, Captain Leslie T. Peacocke. Everyone knowns of Eton; it is one of the world's institutions, just as Oxford and Cambridge are. In England one may visit Eton and gain a very superficial idea of the place, or at home one may take down "Tom Brown" and imagine that Eton is very much the same as the school which is therein described.

When Sir Wilfrid Laurier, as Premier of Canada, attended the Imperial Conference in London last summer, he and his fellow colonial Premiers were feted wherever they went, among these places being Eton. Sir Wilfrid went to Eton for the week-end of June 4th and there beheld all the boys of the famous school at their concluding exercises.

The Canadian cannot fail to recognize the pre-eminence of Eton as a school. Many Canadians would not be averse to sending their sons to this old training school. It is said, and upon good authority, that if Canadians must give their sons foreign education they would do much better to send their sons to some English public school, giving them their later university training in Canada, rather than send them to a Canadian school and then to an English university.

WELLINGTON declared that the battle of Waterloo was won on the playing fields of Eton; a statement, many have argued, vouchsafed by a biased old Etonian, for it was in that ancient school on the banks of Father Thames that the Iron Duke received his earlier education.

To those, however, who were acquainted with the personnel of his army, the statement does not appear to be void of truth, for the games and exercises indulged in on those historic playing fields no doubt tended to harden and imbue with endurance the men who led the troops of every branch of the service on that fateful day. It was a fact that was harshly commmented on at the time that the Duke of Wellington favored the old Etonians somewhat unduly and promoted them to a higher rank on every possible occasion.

Sentiment may have prompted him in this to a large extent, also the fact that they were the scions of the highest nobility in the land, no other English school, at that period, being deemed worthy of harboring the youths of the wealthy and aristocratic class.

The school was founded by King Henry VI. in the fourteenth century, and was



THE BOQUET.

The Englishman has a sense of personal dignity which the Canadian and the American lack. Perhaps they do not take themselves as seriously as the Old Countryman, or it may be that they have different ways of expressing this same sense. At all events, the Englishman believes that even a schoolboy should be kept aware, but not "conscious," of the fact that he is a gentleman. The Eton boy dons his formal attire as easily as a Canadian youth would crawl into a sweater. His morning coat and high hat, covering and surrounding, as they do, the face and figure of a mere boy, are set off with peculiar charm. One would not say that Canadian schoolboys should dress in the same manner, but there is at least more grace and dignity in those garments than in the exaggerated and unlovely "New York cuts" so dear to a certain class of Canadian.



A "HOUSE" GROUP AT ETON COLLEGE.

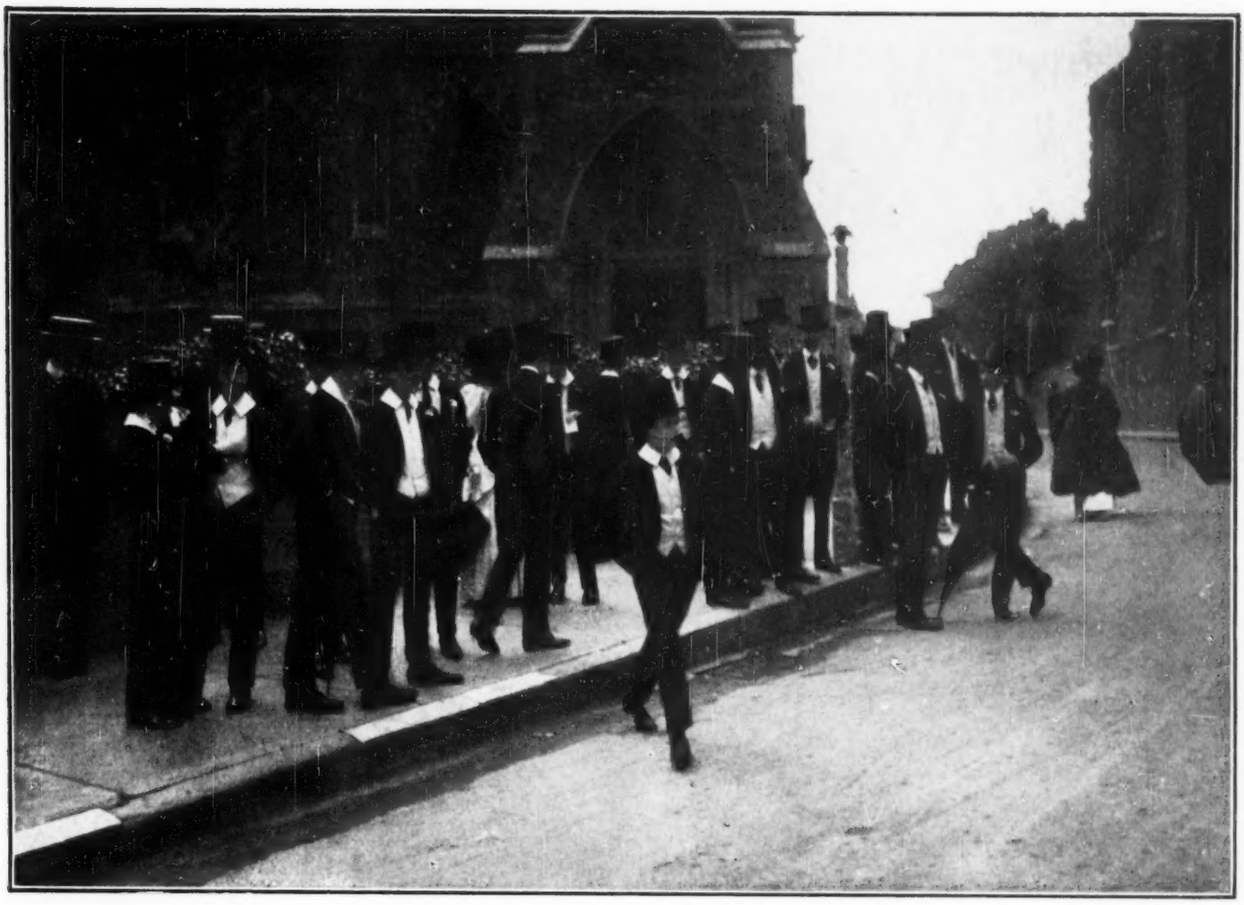
The above is a characteristic group. As a matter of fact, it is Reverend Frank Tarver's house group of 1883. This picture includes H. Phillipson, captain of the Eton cricket eleven, and afterward captain of Oxford University cricket eleven; the Duke of Newcastle, Viscount Garioch, Lord John T. Lynne, Honorable T. A. Bressey, David Sassoon, R. J. Hoare, George Bancroft, Count de Haro, Earl of Longford, and the writer of the accompanying article. From this photograph it can be seen that there is a distinction about "Eton" that is not readily found elsewhere in the world.

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exclusively patronized as the seat of learning by the sons of the nobles who surrounded the King at Windsor Castle, within a mile of which imposing pile the antique towers and spires of the college throw their picturesque shadows on the Thames.

The number of the scholars, naturally, rapidly increased, as it became the ambition of every man of rank and fashion within the kingdom to place his sons, or at least the eldest and the prospective head of the house, where they would consort with the sons of those who were the acknowledged rulers of the land, until the number of those seeking admission became so great that the powers controlling the college were forced to call a halt and fix a limit to the number of pupils allowed to be in residence at the one time.

They fixed the limit at 1,000, and above that number it has never been allowed to go, so that at the commencement of each school term, of which there are three, the



SPEECH DAY AT HARROW.

The straw hat in a picture such as this is out of place. One can see that even the women of the place pass hurriedly, as though they recognized the domain of schoolboy, and knew that the precincts of such a dignitary should not be invaded by mere petticoats. It is evident from the photograph that an event in the chapel is pending or has just been concluded. There is, however, despite the Eton jackets, the white waistcoats and the "toppers," an underlying similarity between these young gentlemen and groups of Canadian boys at Upper Canada or Ridley—or outside the country schoolhouse in the back-country of Manitoba.

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number of new pupils entering the school is exactly the same as the number who have vacated the school for good.

The waiting list is large, and parents have to enter their sons' names when they are at an early age, which entries are duly considered by the board controlling the college, preference being given to those socially prominent and as most likely to be congenial to their fellows.

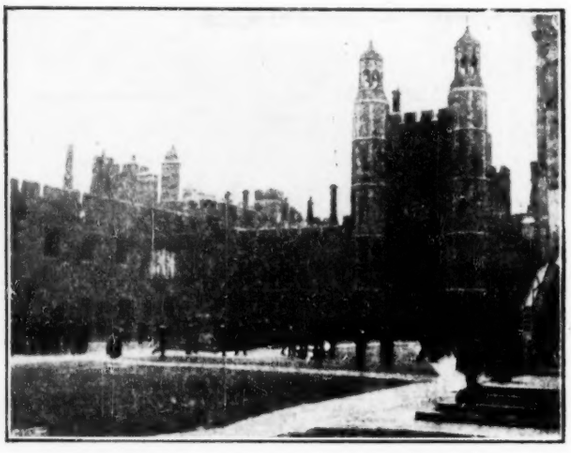
It is on account of this strict exclusiveness, perhaps, that Eton has been widely advertised as the "School of Snobs," but such misnomer has been solely actuated by jealousy, because if there is any place on earth where democracy is practically demonstrated, it is most surely at Eton College.

The boys there have created their own code of ethics and carry them out so thoroughly that those in authority have given them full sway in that direction, and so well has the scheme worked out that rarely indeed have they had to interfere with

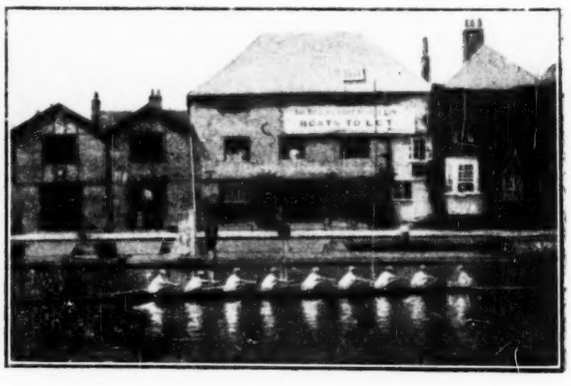


TOSSING THE PAN-CAKE.

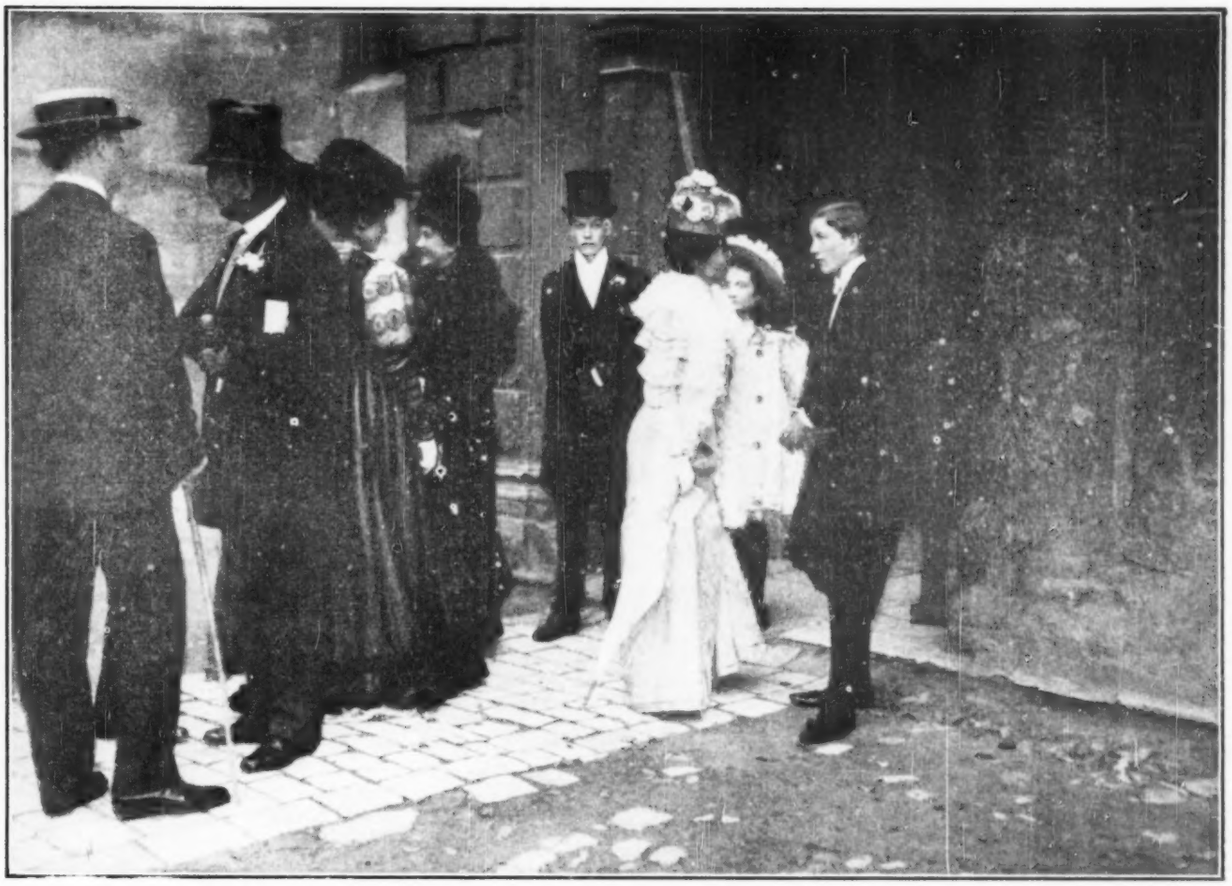
This picture was taken last summer during Sir Wilfrid's visit to Eton. It shows "Tomlinson," of Westminster school, as the victor in the ancient and honorable contest. "Tomlinson" established his victory by securing the biggest piece of pan-cake—the unfortunate pan-cake having been tossed among the "multitude" according to the rules of the game.



The "Head" Calling the Roll.



The Eton "Eight" of 1900.

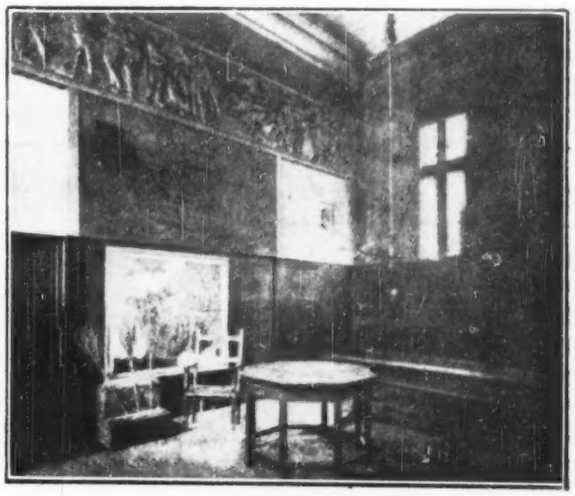


BOYS SHOWING THEIR FRIENDS AROUND THE SCHOOL

Visitors are supposed, according to the creed of the Eton boy, to be considered somewhat of a bore, unless, of course, they happen to be that sort of visitor which is associated with hampers and subsequent orgies of eating. Mothers and sisters are more or less of a nuisance. They ask such innocent questions and take "a man's" most off-hand answer as being the gospel of truth, and never seem to know when it is time to stop asking "a man" questions.



An Eton Boy's Study.



The Head Master's Class-room.



THE CAPTAINS!

The captains of all the various boats are in this photograph shown lined up beside the captain of all the boats. The figure in the centre on this occasion is C. E. V. Buxton. He carries the umbrella. It has been said that the English race is deteriorating and that there are not as good Englishmen in this generation, physically speaking, as in the last. From this photograph, and from the picture of Buxton, in particular, there seems, however, little cause for alarm, as yet.

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the social laws laid down by the pupils under their control.

A system of "fagging" was inaugurated centuries ago and has been rigidly maintained, and as a social leveler no better means could have been devised. Each boy entering the school, no matter what his rank, be he a prince of the royal blood, duke, earl or commoner, must put in his period of fagging and must submit to that servile condition until by his own efforts in class work he shall have raised himself out of what is termed the "lower school."

By hard work and diligent attention to study, a boy may accomplish this in the space of one year, but this is very rarely accomplished, and two years' service as a fag is the experience of the majority of Etonians. They then emerge from fagdom into a somewhat nebulous position known as the "middle school," where they cease from fagging, but are not yet permitted to rank as fag masters, to reach which coveted status they must have pass-



"THE MONARCH!"

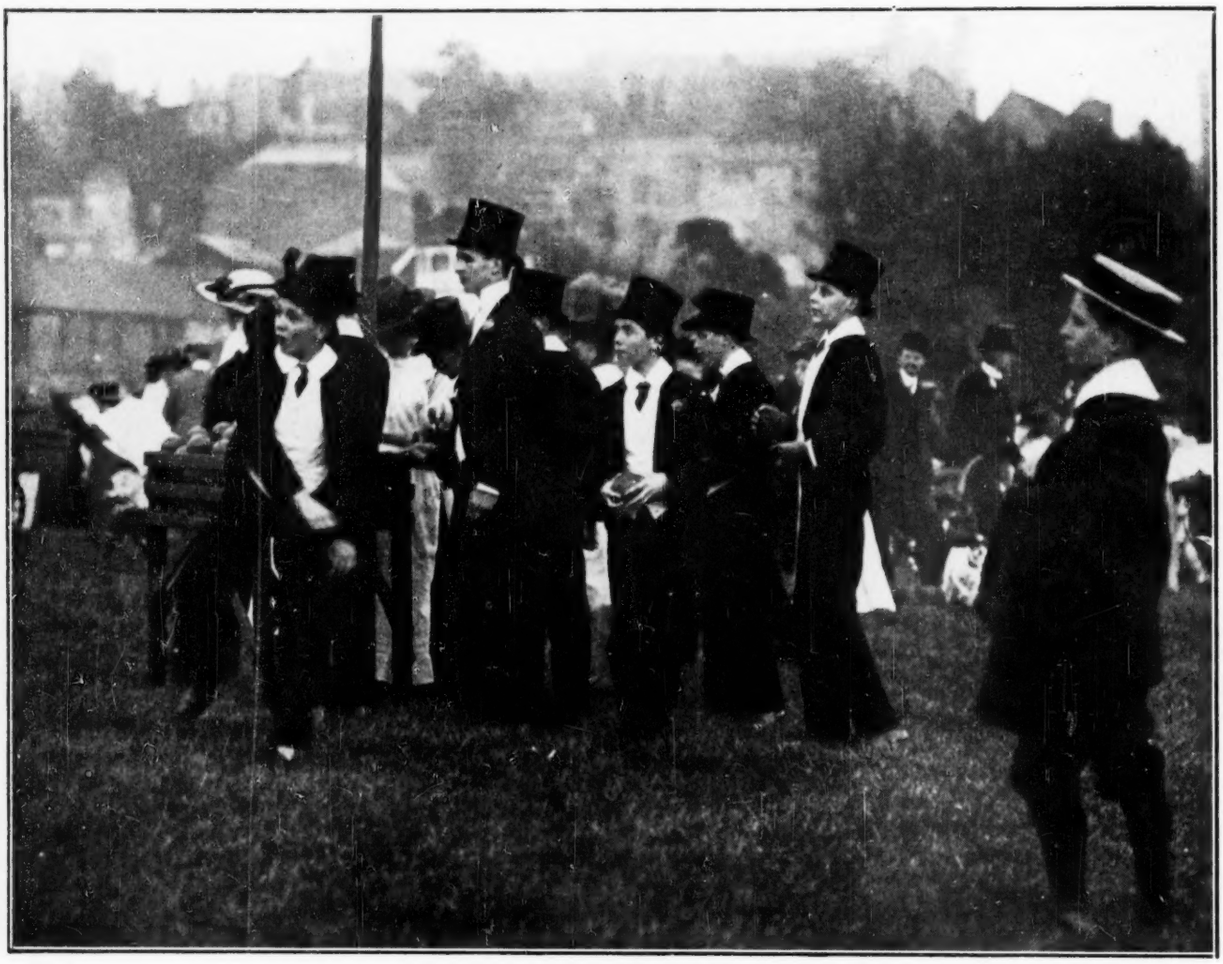
"The Monarch" is a ten-oared boat used by the Etonians. Our photograph shows the craft at the head of the river. In the background are the smaller craft and the spectators. Many a boy who fumbles with an oar in the old "Monarch"—one can see from the picture that their strokes are not pretty—becomes a crack oarsman, and in time, perhaps at Oxford or Cambridge, rows with the big crews, whose accomplishments become the talk of the whole sporting world.

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ed into the "upper school" and have proved themselves worthy and capable of handling with discretion the youngsters allotted to their service.

To the Canadian or American youngster this system of fagging may appear cruel and humiliating, but carried out as it is at Eton, it is not so in the least. It quickly takes all conceit out of boys whose social prominence might otherwise make unduly arrogant, and is a great deterrent to bullying by the larger and stronger boys.

The pupils take up their terms of residence in a number of "houses," each of which is in charge of a house master, who also conducts classes in the school proper, and each house accommodates about forty boys. The senior boys in each house who have reached the upper school are entitled to employ as servants the youngsters of the house who are still in the lower school, and at the beginning of each



SHYING COCOANUTS.

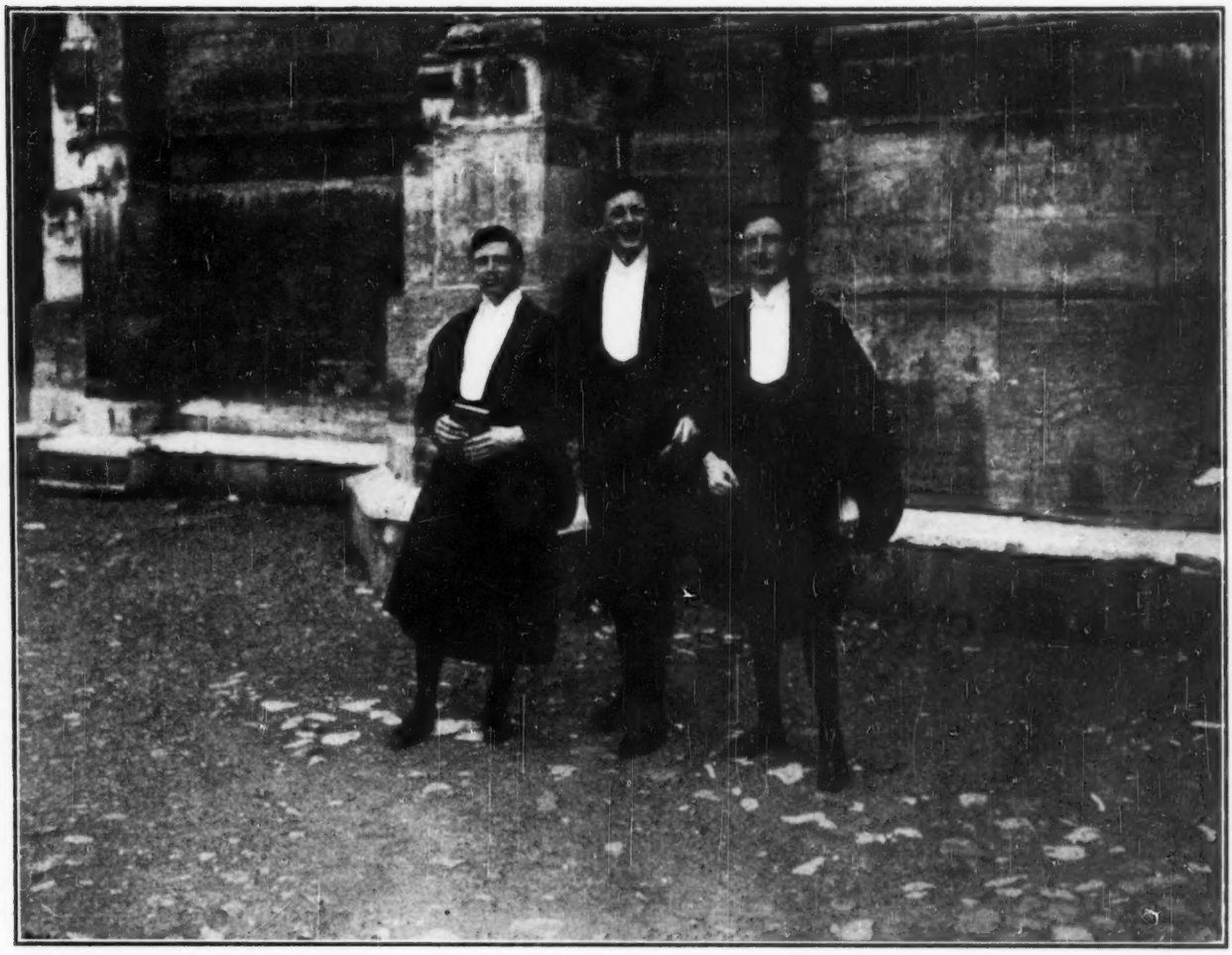
At the rural fair in Canada we have such noble games of skill and chance as throwing baseballs at "niggers," throwing for cigars, and so on. The Eton equivalent is the "cocoanut shie." It costs so much a "shie," and the rewards vary. The game affords an excellent excuse for the spending of pocket money, especially since a boy may perhaps be able to display before his fellows his bowling prowess.

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school term these fag masters angle for their fags by a tossing of coins, the old and tried fags being naturally preferable to the boys who have to be broken into service.

If the fags in the house outnumber the fag masters, as they invariably do, then the senior boys are entitled to two fags each, and the junior fag masters must content themselves with one slave to do their bidding. The fag's duties are clearly defined. He must prepare his master's breakfast and tea, sometimes cooking those meals to the best of his ability, or if his fag master's pocket money permits the luxury, he will order and carry them from the restaurants in the town, or the "sock shops," as the Eton boys call them, and it is indeed a curious sight to see the hundreds of youngsters in silk top hats and Eton jackets scurrying from house to town and back again with the loaded trays of delicacies.

A fag must learn to make toast, boil and scramble eggs, grease the football boots, run messages and deliver them cor-



THE BOYS WHO MADE SPEECHES.

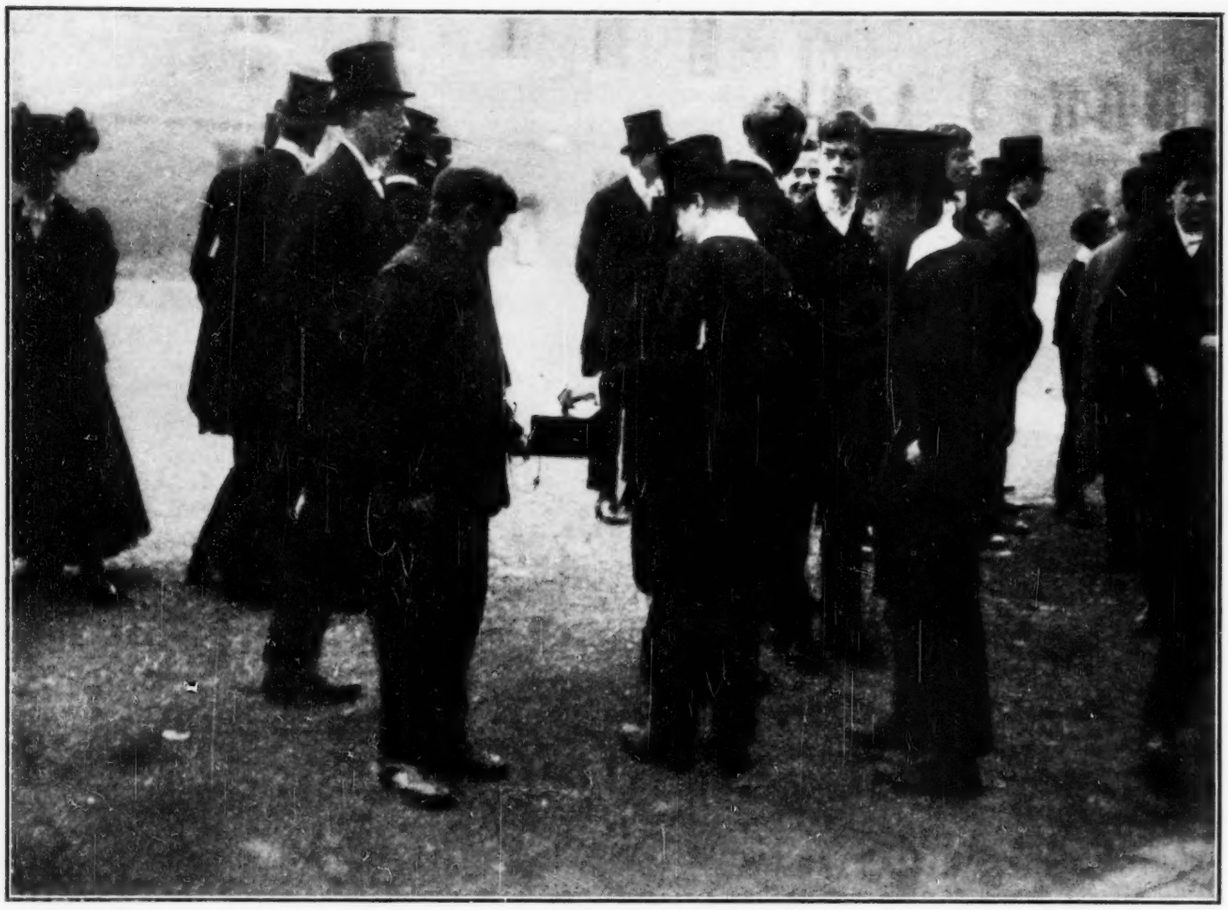
The trio in this photograph were the lucky, or unlucky, men who were compelled to make speeches on the fourth of June. They are (from left to right) Mr. H. W. Fletcher, the Honorable G. W. Grenfell (son of Lord Desborough), and Mr. Smith Golder.

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rectly, brush and fold clothes and keep his master's room in spick and span condition. An indifferent fag will soon learn that indifference does not pay, because his master is empowered to administer corporal punishment, and a sound spanking with a toasting fork or a liberal amount of kicking delivered on the right spot becomes irksome if too frequently invited.

The fag master, on his part, is not allowed to abuse or unduly bully his fag, and must act more or less as his protector. The fag has the privilege of reporting him if he considers himself badly treated and the case is heard "in camera" by the senior fag masters of the whole school, who decide the case on its merits, but woe be to the fag who complains without just cause! It is a serious step for a youngster to take, because if he sustains his case his fag master will be deprived of his privilege of employing a fag forever, and if he loses his case he is delivered again to the tender mercies of the boy against whom he has registered the complaint. In such a case his term of fagdom is not apt to prove entirely blissful!

By this means the boys are imbued with a sense of obedience to those in authority over them and having to serve a period as servants themselves are more capable of understanding the feelings of those



THE UNEMPLOYED AT ETON.

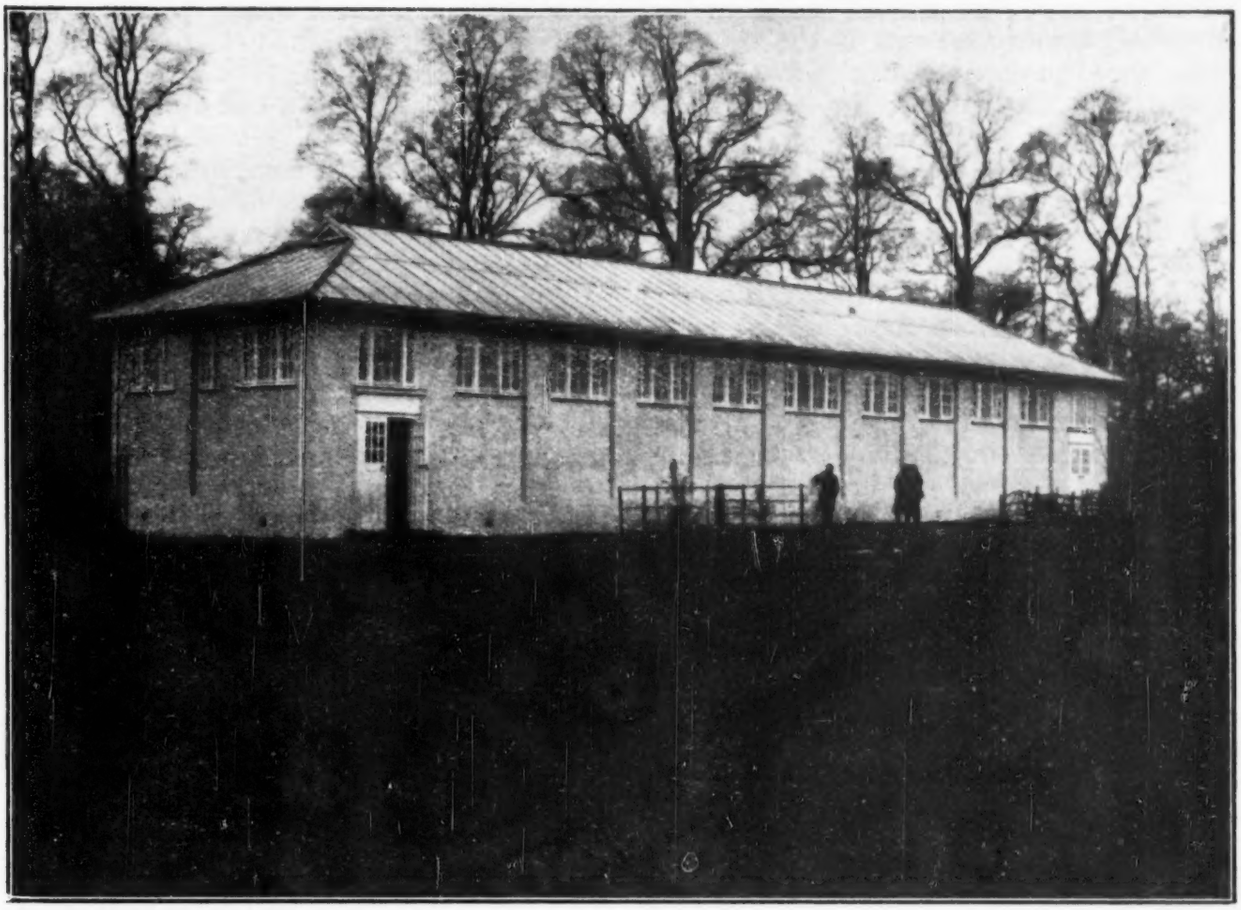
Charity at Eton is something apart from the school life. The boy is taught liberality of mind, and in that sense, charity. But of the actual conditions of the poor, of real suffering, they, of course, cannot be expected to know anything. There is, however, something very striking in the above picture, showing, as it does, the grown man, the man who in his poor unlearned way has already had many an experience with the hard side of Existence, coming in contact with the young gentlemen of Eton. It is perhaps not probable, but it is possible, that the problems of England, as well as the battles of England, are being, to distort the old saying, solved within the precincts of the old school.

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who may be subservient to them in after life and of treating them in at least a human manner.

The boys take their breakfasts and their teas in their own rooms, the house master providing each boy, daily, with one small loaf of bread, two pats of butter and two small pitchers of cream, and one pound of sugar and a quarter of a pound of tea, weekly.

Any such food beyond this which he may desire for those two meals, he must provide out of his own pocket money. The midday dinner is partaken of in the house diningroom, where a butler in livery caters to the wants and pours the thin school beer, which is practically non-intoxicating and is euphoniously termed "swipes." This mild beverage is also served at the late supper, which, at 8.30, is



THE NEW COVERED CRICKET FIELD.

The "Drybobs," as cricketers are termed at Eton, are now able to play cricket all year round. The building, of which the above is an excellent illustration, is designed especially for the purpose. Like everything else in England, this covered cricket field is built to last for "ages." In its substantial execution it matches Eton itself, perfectly. The lighting of the building is so arranged as to make playing conditions indoors as much like actual out-of-doors conditions as possible. The ventilation is practically perfect.

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likewise consumed in the house dining-room, and consists of cold meats, bread and butter, cheese, and a suet pudding, indifferently sprinkled with raisins, and commonly known to schoolboys throughout the English-speaking world as "spotted dog."

The majority of the boys being the sons of wealthy parents, the sums allowed as pocket money are usually sufficient to permit them to indulge in all sorts of delicacies from the "sock shops," and a breakfast consisting of strawberries and cream, ham and eggs, broiled kidneys and fish, with a bag of candy on the side, is not by any means an infrequent trayload for a perspiring fag to carry with cautious tread from the "sock shop" to his hungry master. The tea and toast he will have to prepare with his own hands, and when his master is served, and not before, he will be permitted to see to his own wants, and lucky, indeed, does he consider himself if he can find time to gulp his loaf and pot of hastily-brewed tea before the chapel bell has ceased its ringing, ere

which he must find himself seated in that place of worship, except he be of other than the Episcopal faith, which is, of course, the fashionable English church, and the majority of the pupils belong to that denomination, although there is always a fair sprinkling of Roman Catholics, some Jews—the Rothschilds and Sassoons have sent their sons to Eton—princes and maharajahs from India, and princes and young grandees from continental Europe, who follow, naturally, the religions of their fathers.

The learning and preparing of lessons is done largely in the boys' own rooms, and in the study of the house tutor, who is, more often than not, the house master himself. His study is usually situated in the basement of the house, and is officially styled the "pupil-room," but more popularly and vulgarly referred to by the pupils as the "puppy-hole."

The lessons, when learned, are rehearsed and gone over in the various classrooms, and there also the lessons for the following day are set. Each Saturday afternoon, and each alternate Tuesday are half-holidays, and every saint's day is recognized as a full holiday, and, needless to say, is eagerly looked forward to. To the Eton boys the saints are indeed blessed! The pupils are thoroughly grounded in Latin and Greek, and also in the modern languages. There is an army class where those boys who are anxious to make the military calling their profession may prepare thmselves for the competitive examinations, which may enable them later to enter the military college of Sandhurst or the Royal Academy at Woolwich.

If a boy chooses to devote himself to study there is no school in the world where he can make quicker progress than at Eton, and that many do avail themselves of their opportunities is evidenced by the fact that the majority of sound English statesmen have first whetted their appetites for political discussion in the debating society of this historic school.

Such names as W. E. Gladstone, Lord Rosebery, Wellington, Marlborough, A. J. Balfour, the Marquis of Salisbury, Tufnell, the Duke of Devonshire, Tennyson, Winston Churchill and his father, Lord Randolph Churchill, Earl Spencer, Lord Curzon and many hundreds of others equally capable, will attest the statement and go far to refute the cry often made by graduates of other places of learning, that the school of Eton is a bad one for study.

Athletic games are very strenuously indulged in, and the boys are encouraged in every way to make themselves proficient in them. The summer term is devoted to cricket and rowing on the River Thames, but it is rare, indeed, that a boy will indulge his tastes in both. He must elect to be either a "Dry Bob" or a "Wet Bob," as they there term respectively the votaries of the cricket field and the river, and must place himself under the guidance of the boys most proficient along those lines in his own house, as there is great competition among the various houses in every line of outdoor sport. The winter term is given up to football, and to following the school beagles; a pack of hounds, somewhat smaller than foxhounds, which the boys follow on foot, and which chase the nimble hares with good success through the surrounding country. Some of the senior and most wealthy boys will follow the royal staghounds from Windsor, but not many parents allow their sons this luxury, as it entails keeping a horse or two in stables for which an enormous rent is charged.

Racquets, "fives", or handball, rifle practice and paper chases comprise the chief sports during the spring or easter term. The college likewise boasts a volunteer corps, which any of the boys may join, and the strength of the battalion is well kept up to a quota of about 300. The masters and some of the senior boys comprise the officers, and the acting adjutant is an officer of the regular army, seconded from his regiment for that purpose. The uniform of the school battalion is gray, faced with light blue, and the army rifle of latest pattern is employed for drills and practice on the rifle range.

Each boy lives separately, in his own room, the furnishings of which he may augment to suit his own taste, and many of the boys display their love of comfort and luxurious surroundings, rivalling in many instances the cosy boudoirs of the most fashionable ladies.

Between the hours of school and on holidays they are allowed to seek their pleasures in various directions, the only places strictly prohibited being the hotels

and saloons or "public houses" as they are called in England, the railway stations, and certain streets in Windsor that bear an unenviable reputation.

Smoking is, of course, prohibited, as is every form of petty vice, and the punishments inflicted are generally found to be quite adequate.

An alloted number of lines of Latin or Greek verse, with their properly accentuated stops and breathings are meted out in so many hundreds for minor offences or for indifferent work in class, and any offence of more serious nature, which is not yet serious enough to warrant expulsion from the school, is dealt with by the head master in his class room, where an imposing array of freshly-picked birch rods and the ancient wooden block—on which the boys kneel to receive the full benefit of the birching—strike terror to the erring ones who are summoned to his presence.

This birching, or "swiping" as the boys call it, is an impressive ceremony, and is carried out in such a way as to leave a lasting impression on the recipient of the dozen or more severe strokes which the head master delivers with the full force of his strong right arm and with, no doubt, extreme relish.

The birches, being fresh and green, are covered with prickly buds which tickle and score the juvenile skin to an alarming degree, and that the birchee may receive the full benefit of the head master's efforts, a boy is posted at each side of the block to sustain the kneeling offender in a steady and contrite position and keep his disarranged clothing from intervening between the exposed skin and the carefully aimed strokes.

After the ceremony the birch is presented to the boy by the head master's butler, to whom he tips half a crown for the souvenir, which he, no doubt, treasures as a hard-earned relic.

Those of the pupils who do not seek to enter the military colleges when their school education is completed almost invariably enter at once into the Universities of Oxford or Cambridge and form the backbone of all that is most manly in those ancient seats of learning.

The proximity of the royal castle at Windsor has always kept the little town of Eton in a flourishing condition, and the sight of royal personages on horse or afoot is no uncommon one to the pupils there in residence.

The drive through the picturesque town was ever a favorite one with the late Queen Victoria, whose pony carriage was invariably greeted with delight by the youngsters, who never failed to claim their ancient privilege of removing the ponies from the shafts of the carriage and of drawing their sovereign with much cheering and reverence through the confines of the town.

The old Queen dearly loved her Eton boys, two of whom had the honor of saving her life by fearlessly seizing the maniac who sought it with a six-chambered revolver in the streets of Windsor, but was overpowered and disarmed by the two boys after he had fired one shot and missed her.

Her Majesty tendered a reception to the whole school, at the castle, in recognition of their bravery, and filled the hearts of the boys with love, loyalty and pride by wearing an Eton-blue silken scarf inscribed with the school motto: "Floreat Etona."

A TRINITY

I love the dainty cigaret,
And yet,
I'd rather far
Have a cigar.
But then to pick contentment ripe,
Give me a pipe.

—*J. P. H.*

The Trail of '98

By

Robert W. Service

Author of "The Songs of a Sourdough" and "Ballads of a Cheechako."

BOOK IV

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CHAPTER XXII *Continued.*

"It's all right, Berna," I said; "I don't believe him, and if a million others were to say the same, if they were to thunder it in my ears down all eternity, I would tell them they lied, they lied!"

A heaven-lit radiance was in the grey eyes. She made as if to come to me, but she swayed, and I caught her in my arms.

"Don't be frightened, little girl. Give me your hand. See! I'll kiss it, dear. Now, don't cry; don't, honey."

Her arms were around me. She clung to me ever so tightly.

"Garry," I said, "this is my wife. When I have lost my belief in all else, I will believe in her. You have made us both suffer. As for what you've said—you're mistaken. She's a good, good girl. I will not believe that by thought, word or deed she has been untrue to me. She will explain everything. Now, good-bye. Come, Berna."

Suddenly she stopped me. Her hand was on my arm, and she turned towards Garry. She held herself as proudly as a queen.

"I want to explain now," she said, "before you both."

She pulled from her bosom a little crumpled note, and handed it to me. Then, as I read it, a great light burst on me. Here it was:

"DEAR BERNA:

"For heaven's sake be on your guard. Jack Locasto is on his way north again. I think he's crazy. I know he'll stick at nothing, and I don't want to see blood spilt. He says he means to wipe out all old sores. For your sake, and for the sake of one dear to you, be warned.

"In haste,

"VIOLA LENNOIR."

"I got it two days ago," she said. "Oh, I've been distracted with fear. I did not like to show it to you. I've brought you nothing but trouble, and I've never spoken of him, never once. You understand, don't you?"

"Yes, little girl, I understand."

"I wanted to save you, no matter at what cost. To-night I tried to prevent you going out there, for I feared you might meet him. I knew he was very near. Then, when you had gone, my fear grew and grew. There I sat, thinking over everything. Oh, if I only had a friend, I thought; some one to help me. Then, as I sat, dazed, distracted, the 'phone rang. It was your brother."

"Yes, go on, dear."

"He told me he wanted to see me; he begged me to come at once. I thought of you, of your danger, of some terrible mishap. I was terrified. I went."

She paused a moment, as if the recital was infinitely painful to her, then she went on.

"I found my way to his room. My mind was full of you, of that man, of how to save you. I did not think of myself, of my position. At first I was too agitated to speak. He bade me sit down, compose myself. His manner was quiet, grave. Again I feared for you. He asked me to excuse him for a moment, and left the room. He seemed to be gone an age, while I sat there, trying to fight down my terror. The suspense was killing me. Then he came back. He closed and locked the door. All at once I heard a step outside, a knock. 'Hush! go in there,' he said. He opened the door. I heard him speaking to some one. I waited, then you burst in on me. You know the rest."

"Yes, yes."

"As for your brother, I've tried, oh, so hard, to be nice to him for your sake. I liked him; I wanted to be to him as a sister, but never an unfaithful thought has entered my head, never a wrong feeling sullied my heart. I've been true to you. You told me once of a love that gives all and asks for nothing; a love that would turn its back on friends and kindred for the sake of its beloved. You said: 'His smile will be your rapture, his frown your anguish. For him will you dare all, bear all. To him will you cling in sorrow, suffering and poverty. Living, you would follow him round the world; dying, you would desire but him.'—Well, I think I love you like that."

"Oh, my dear, my dear!"

"I want to bring you happiness, but I only bring you trouble, sorrow. Sometimes, for your sake, I wish we had never met."

She turned to Garry.

"As for you, you've done me a great wrong. I can never forget it. Will you go now, and leave us in peace?"

His head was bent, so that I could not see his face.

"Can you not forgive?" he groaned.

She shook her head sadly. "No, I am afraid I can never forgive."

"Can I do nothing to atone?"

"No, I'm afraid your punishment must be—that you can do nothing."

He said never a word. She turned to me:

"Come, my husband, we will go."

I was opening the door to leave him forever. Suddenly I heard a step coming up the stairs, a heavy, hurried tread. I looked down a moment, then I pushed her back into the room.

"Be prepared, Berna," I said quietly; "here comes Locasto."

CHAPTER XXIII

There we waited, Garry and I, and between us, Berna. We heard that heavy tread come up, up the creaking stairway, stumble a moment, then pause on the landing. There was something ominous, something pregnant in that pause. The steps halted, wavered a little, then, inflexible as doom, on they came towards us. The next instant the door was thrown open, and Locasto stood in the entrance.

Even in that brief moment I was struck by the change in him. He seemed to have aged by twenty years. He was gaunt and lank as a starved timber wolf; his face was hollow almost as a death's head; his hair was long and matted, and his eyes burned with a strange, unnatural fire. In that dark, aquiline face the Indian was never more strongly revealed. He limped, and I noticed his left hand was gloved.

From under his bristling brows he glared at us. As he swayed there he minded me of an evil beast, a savage creature, a mad, desperate thing. He reeled in the doorway, and to steady himself put out his gloved hand. Then with a malignant laugh, the fleering laugh of a fiend, he stepped into the room.

"So! Seems as if I'd lighted on a pretty nest of love-birds. Ho! ho! my sweet! You're not satisfied with one lover, you must have two. Well, you are going to be satisfied with one from now on, and that's Jack Locasto. I've stood enough from you, you white-faced jade. You've haunted me, you've put some kind of a spell on me. You've lured me back to this land, and now I'm going to have you or die! You've played with me long enough. The jig's up. Stand out from between those two. Stand out, I say! March out of that door."

She only shrank back the farther.

"You won't come, curse you; you won't come, you milk-faced witch, with your great eyes that bore holes in me, that turn my heart to fire, that make me mad. You won't come. Stand back there, you two, and let the girl come."

We shielded her.

"Ha! that's it—you defy me. You won't let me get her. Well, it'll be all the worse for her. I'll make her life a hell. I'll beat her You won't stand back. You, the dark one—don't I know you; haven't I hated you more than the devil hates a saint; hated you worse than bitter poison? These three black years you've balked me, you've kept her from me. Oh, I've itched to kill you times without number, and I've spared you. But now it's my call. Stand back there, stand back I say Your time's come. Here's where I shoot"

His hand leapt up and I saw it gripped a revolver. He had me covered. His face was contorted with devilish triumph, and I knew he meant to kill. At last, at last my time had come. I saw his fingers twitching on the trigger, I gazed into the hollow horror of that barrel. My heart turned to ice. I could not breathe. Oh, for a respite, a moment—Ugh! . . . he pulled the trigger, and, *at the same instant, Garry sprang at him!*

What had happened? The shot rang in my ears. I was still standing there. I felt no wound. I felt no pain. Then, as I stared at my enemy, I heard a heavy fall. Oh, God! there at my feet lay Garry, lay in a huddled, quivering heap, lay on his face, and in his fair hair I saw a dark stain start and spread. Then, in a moment, I realized what my brother had done.

I fell on my knees beside him.

"Garry, Garry!" I moaned. I heard Berna scream, and I saw that Locasto was coming for me. He was a man no longer. He had killed. He was a brute, a fury, a devil, mad with the lust of slaughter. With a snarl he dashed at me. Again I thought he was going to shoot, but no! He raised the heavy revolver and brought it crashing down on my head. I felt the blow fall, and with it my strength seemed to shoot out of me. My legs were paralysed. I could not move. And, as I lay there in a misty daze, he advanced on Berna.

There she stood at bay, a horror-stricken thing, weak, panting, desperate. I saw him corner her. His hands were stretched out to clutch her; a moment more and he would have her in his arms, a moment —ah! With a suddenness that was like a flash she had raised the heavy reading-lamp and dashed it in his face.

I heard his shriek of fear; I saw him fall as the thing crashed between his eyes; I saw the flames spurt and leap. High in the air he rose, awful in his agony. He was in a shroud of fire; he was in a pool of flame. He howled like a dog and fell over on the bed.

Then suddenly the oil-soaked bedding caught. The curtains seemed to leap and change into flame. As he rolled and roared in his agony, the blaze ran up the walls, and caught the roof. Help, help! the room was afire, was burning up. Fire! Fire!

Out in the corridor I heard a great running about, shouting of men, screaming of women. The whole place seemed to be alive, panic-stricken, frenzied with fear. Everything was in flames now, burning fiercely, madly, and there was no stopping them. The hotel was burning, and I, too, must burn. What a horrible end! Oh, if I could only do something! But I could not move. From the waist down I was like a dead man. Where was Berna? Pray God she was safe. I could not cry for aid. The room was reeling round and round. I was faint, dizzy, helpless.

The hotel was ablaze. In the streets below crowds were gathering. People were running up and down the stairway, fighting to get free, mad with terror, leaping from the windows. Oh, it was awful, to burn, to burn! I seemed to be caged in flames that were darting at me savagely, spitefully. Would nobody save me?

Yes, some one was trying to save me, was dragging my body across the floor. Consciousness left me, and it seemed for ages I lay in a stupor. When I opened my eyes again some one was still tugging at me. We were going down the stairway, and on all sides of us were sheets of flapping flame. I was wrapped in a blanket. How had it got there? Who was that dark figure pulling at me so desperately, trying to lift me, staggering a few paces with me, stumbling blindly on? Brave one, noble one, whoever you be!

Foolhardy one, reckless one, whoever you be! Save yourself while yet there is time. Leave me to my fate. But, oh, the agony of it to burn, to burn . . .

* * * * * * *

Another desperate effort and we are almost at the door. Flames are darting at us like serpents, leaping kitten-like at our heels. Above us is a billowy canopy of fire soaring upward with a vast crackling roar. Fiery splinters shoot around us, while before us is a black pit of smoke. Smooth walls of fire uprear about us. We are in a cavern of fire, and in another moment it will engulf us. Oh, my rescuer, a last frenzied effort! We are almost at the door. Then I am lifted up and we both tumble out into the street. Not a second too soon, for, like a savage beast foiled of its prey, a blast of flame shoots after us, and the doorway is a gulf of blazing wrath.

* * * * * *

I am lying in the snow, lying on a blanket, and some one holds my head.

"Berna, is that you?"

She nods. She does not speak. I shudder as I look at her. Her face is like a great burn, a black mask in which her eyes and teeth gleam whitely. . . . .

"Oh, Berna, Berna, and it was you that dragged me out . . . !"

* * * * * * *

My eyes go to the fiery hell in front. As I look the roof crashes in and we are showered by falling sparks. I see a fireman run back. He is swathed in flame. Madly he rolls in the snow. The hotel is like a cascade of flame; it spouts outward like water, beautiful golden water. In its centre is a wonderful whirlpool. I see the line of a black girder leap out, and hanging over it a limp, charred shape. A moment it hangs uncertainly, then plunges downward into the roasting heart of the pit. And I know it for Locasto.

* * * * * * *

Oh, Berna, Berna, I can't bear to look at her. Why did she do it? It's pitiful, pitiful. . . .

The fire is spreading. Right and left it swings and leaps in giant strides. Sudden flames shoot out, curl over and roll like golden velvet down the black faces of the buildings. The fire leaps the street. All is pandemonium now. Mad with fear and excitement, men and women rave and curse and pray. Water! water! is the cry; but no water comes. Suddenly a mob of terror-goaded men comes surging down the street. They bring the long hose line that connects with the pump station on the river. Hurrah! now they will soon have the flames under control. Water, water is coming.

The line is laid and a cry goes up to turn on the water. Hurry there! But no water comes. What can be the matter? Then the dread whisper goes round that the man in charge of the pumping-station has neglected his duty, and the engine fires are cold. A howl of fury and despair goes up to the lurid heavens. Women wring their hands and moan; men stand by in a stupor of helpless agony. And the fire, as if it knew of its victory, leaps up in a roaring ecstasy of triumph.

There we watched, Berna and I, lying in the snow that melts all around us in the fierce, scorching glare. Through the lurid rift of smoke I can see the friendly stars. Against that curtain of blaze, strangely beautiful in its sinuous strength, I watch the black silhouettes of men running hither and thither like rats, gutting the houses, looting the stores, tearing the hearts out of the homes. The fire seems a great bird, and from its nest of furnace heat it spreads its flapping wings over the city.

Yes, there is no hope. The gold-born city is doomed. From where I lie the scene is one long vista of blazing gables, ribs and rafters hugged by tawny arms of fire. Squat cabins swirling in mad eddies of flame; hotels, dance-halls, brothels swathed and smothered in flame-rent blankets of swirling smoke. There is no hope. The fire is a vast avenger, and before its wrath the iniquity of the tenderloin is swept away. That flimsy hive of humanity, with its sins and secrets and sorrows, goes up in smoke and ashes to the silent stars.

The gold-born city is doomed. Yet, as I lay there, it seemed to me like a judgment, and that from its ruins would rise a new city, clean, upright, incorruptible. Yes, the gold-camp would find itself. Even as the gold, must it pass through the fur-

nace to be made clean. And from the site where in the olden days the men who toiled for the gold were robbed by every device of human guile, a new city would come to be—a great city, proud and prosperous, beloved of homing hearts, and blessed in its purity and peace.

"Beloved," I sighed through a gathering mist of consciousness. I felt some hot tears falling on my face. I felt a kiss seal my lips. I felt a breathing in my ear.

"Oh, my dear, my dear!" she said. "I've only brought you sorrow and pain, but you've brought me love, that love that is a dazzling light, besides which the sunshine is as darkness."

"Berna!" I raised myself; I put out my arms to clasp her. They clasped the empty air. Wildly, wildly I looked around. She was gone.

"Berna!" Again I cried, but there was no reply. I was alone, alone. Then a great weakness come over me. . . .

I never saw her again.

THE LAST.

It is finished. I have written here the story of my life, or of that portion of it which means everything to me, for the rest means nothing. Now that it is done, I too have done, so I sit me down and wait. For what am I waiting? A divine miracle perhaps.

Somehow I feel I will see her again, somehow, somewhere. Surely God would not reveal to us the shining light of the Great Reality only to plunge us again into outer darkness? Love cannot be in vain. I will not believe it. Somehow, somewhere!

So in the glow of the great peat fire I sit me down and wait, and the faith grows in me that she will come to me again; that I will feel the soft caress of her hand upon my pillow, that I will hear her voice all tuned to tenderness, that I will see through my tear-blinded eyes her sweet compassionate face. Somehow, somewhere!

With the aid of my crutch I unlatch one of the long windows and step out onto the terrace. I peer through the darkness and once more I have a sense of that land of imperious vastitudes so unfathomably lonely. With an unspeakable longing in my heart, I try to pierce the shadows that surround me. From the cavernous dark the snowflakes sting my face, but the great night seems good to me, and I sink into a garden seat. Oh, I am tired, tired . . .

I am waiting, waiting. I close my eyes and wait, I know she will come. The snow is covering me. White as a statue, I sit and wait.

* * * * * *

Ah, Berna, my dear, my dear! I knew you would return; I knew, I knew. Come to me, little one. I'm tired, so tired. Put your arms around me, girl; kiss me, kiss me. I'm weak and ill, but now you've come I'll soon be well again. You won't leave me any more; will you, honey? Oh, it's good to have you once again! It seems like a dream. Kiss me once more, sweetheart. It's all so cold and dark. Put your arms around me. . . .

Oh, Berna, Berna, light of my life, I knew all would come right at last—beyond the mists, beyond the dreaming; at least, dear love, at last!

THE END.

TO-MORROW

Thou vagrant morrow, whose joys, like bags of gold,
Are tied to rainbow hopes of hours yet untold,
A truth I've found that thou canst not gainsay:
The joys are but the shades cast by Life's yesterday.

—*Mary Germaine.*

Some Canadian Anecdotes

By

Captain C. Frederick Hamilton

Editor's Note:—The writer of the following article is one of the leading Conservative writers in Canada. His editorial despatches from Ottawa to the leading Conservative papers were always the most feared utterances against the Government. Captain Hamilton was through the Canadian west last summer with Premier Borden. The following article consists of a few of the humorous things he heard in the plains country.

LAST summer I made a rapid journey over the prairies on a political mission. During the scamper I accumulated certain anecdotes of the West. Herewith I lay them before the reader.

A number of years ago, when settlers from the United States began to pour into Southern Alberta, two elderly farmers, newcomers to Canada, former dwellers in the United States, were selected by the Attorney-General's department and made J. P.'s. They were highly respectable and well-meaning old parties; but the administration of justice was new to them. It so fell out that the first person haled before the two was a man who had been caught stealing a boat on the Milk River. The case occasioned them great perplexity. Nearby there worked a young man who had studied law in Eastern Canada, had passed his examination, and lacked only the money necessary to pay the fees requisite for being called to the bar. To him one of the Justices repaired. He had a cheap copy of the Criminal Code; the whole extent of the library with which the Attorney-General's department had fitted them out.

"I don't know what offence to try this man for," complained the Justice. "I've looked all through the index. I've looked under 'B' for boat and I've looked under 'S' for stealing. I can't find a word on the subject."

The prospective lawyer offered earnest sympathy and grave counsel. "What you need is books," he declared emphatically. "It's a shame that the Department does not give you more," and he pressed law books of his own upon the Justice and indicated lines of research. The J. P. thanked him and withdrew for study. Next day he reported to the prospective lawyer, radiant.

"I've got it," he proclaimed. "I sat up till 3 o'clock this morning reading those books. And at last I found it. I got the passage that just fits the case."

"Good," said the professional adviser. "What is it?"

"Piracy on the high seas," was the jubilant reply.

"Excellent," cried the lawyer-to-be. "I knew that all you needed was to have the proper books. Now go on and try him."

So they tried him. They convicted him. Having convicted him, they looked up the penalty. And they found it was death!

"Never," said their unofficial adviser (who told me the tale,) "did I see two men more startled." They were dreadfully perturbed. Once more they sought expert advice.

"What I suggest," said the budding lawyer, "is that you remand the man and keep him in close custody; and write a report to the Attorney-General, setting forth the facts, explaining that unquestionably the crime comes under that clause, and that unquestionably the law provides the death penalty for the crime, but stating that in view of the extreme gravity of the punishment, you deem it wise to defer passing sentence until you have consulted him." This commended itself to the Justices. They were not skilled with the pen, and after some efforts they deputed their adviser to draw up the document. He made it a very long report, a very grave report, and he concluded by laying the situation before the Attorney-General and asking his advice.

The Attorney-General at that time was F. W. G. Haultain. He treated the situation beautifully. Back came a thoroughly serious letter, praising the J. P.'s for their zeal and discretion; acquiescing in their view of the law; but agreeing as to the gravity of the punishment. After saving their face, after making it clear that the Pirate of the Milk River must not be hanged, Mr. Haultain with great dexterity recommended a way out. So far as I could gather, the culprit was released on suspended sentence of death.

In 1908 a Conservative politician whom I know discomfited an opponent in a singularly ingenious manner. There is a certain public man in the prairie country, a Liberal, who has a high reputation as a platform speaker. He is what is known here as a 'whirlwind orator," but he has a weak spot in his armor. He has for each campaign only one speech and one set of anecdotes; so that it becomes necessary for him ever to move on, and he can by no means speak twice in the same place in the same campaign. My Conservative friend knew this. On one occasion he found himself at an important meeting pitted against this man, who was much his senior in age and experience. He had to precede him; but he had heard him speak once or twice before, and knew what his speech was. So he faced the audience, and told them that as he had to speak first he could not tell what Mr. M—— would say, and so must have recourse to answering a speech which he had heard the said Mr. M—— make a night or two before. He then told in advance what that speech would be. "At this point in his argument," he would say, "Mr. M—— related this story—" and he would give the anecdote in full. In fine, he laid before the electors what Mr M——'s arguments would be and told all his stories! The "whilrwind orator" was absolutely nonplussed. He had no reserve stock; he floundered utterly; the audience saw his plight and enjoyed it mercilessly; what was to have been the principal Liberal speech of the meeting was ruined. I believe that the trick is not new; but it worked, and the man who played it assured me that he had not heard of it before.

Listen now to a story of Canada's most popular tribunal at work. The unofficial legal adviser in the matter of the Milk River Pirate is an official adviser now; he has been called to the bar, and is practising law in Northern Alberta. To him repaired, seeking legal help, an elderly Scotch homesteader, a bachelor, who lives alone in a "shack," contiguous to the Grand Trunk Pacific main line. This man had a grievance. The railway had taken part of his farm for its right of way, and had duly paid him for it; the grievance did not lie there. What annoyed him was that the railway people had piled some clay on a patch of his ground, close to his house. He protested, and the railway authorities taught him a few things about circumlocution offices. When the final department to which his case was transferred got careless and advised him to communicate with the original one with which he had dealings, his patience gave out. The Railway Commission, headed by J. P. Mabee, the chairman, was to sit in Edmonton, and he wished my friend to lay his case before it. It turned out that the old man's objection was based on aesthetic grounds. The railway's legal advisers showed a disposition to settle the matter by buying the plot of ground on which the clay of offence had been heap-

ed; but the complainant refused to consider such a solution for a moment. He wished it removed, because it spoiled his view. That was his whole case.

My friend considered the matter, and then spoke. "Look here," he said, "you don't need me or any other lawyer. I am an expensive man; I'll charge you fifty or seventy-five dollars a day. All you need do is go to Judge Mabee, and tell him your story, and he'll do the rest."

Would the Scotchman agree? Not a bit of it. It was his first lawsuit, and he was bent on enjoying every ounce of it, including the luxury of an expensive lawyer. The day came, and the case was called by the Chairman. Now the lawyer in the case was a man of parts, well aware that there are times to say much, and times to say little, and times to let others do the talking for one. He stated the case in the fewest words possible and then called the complainant. The old man ambled forward, his hand in his pocket. He extracted a piece of wrapping paper on which he had drawn a sketch of the positions of the railway, his shack, and the heap of clay.

"It's like this, Judge," he said earnestly. "That's my farrm. That's where I live. That's where I'll die. I spent all my time there. And there's that d——d dump of clay—blue clay, do you ken, Judge, at my verry back doorr. It's the last thing I see at night. It's the firrst thing I see in the morrning. And I want it moved."

The railway had been offering to buy the land for $50. Chairman Mabee gave the railway six weeks in which to remove the clay, and ordered it to pay the old man $75 compensation. And the dauntless litigant joyfully gave $50 to the lawyer who had won his case by keeping quiet, and joyfully went home with the order and $25 in his pocket. I am aboriginal enough to avow my liking for this story. It illustrates why the Railway Commission, with its chairman's power of appreciating a human situation, is a power in this country.

It is hard to talk of the prairie country now and not, sooner or later, light upon the subject of reciprocity. At Lloydminster, as many people know, there is a considerable settlement of English people, who went there about 1903. Many of these men were free trade Radicals when they were in England. They retain many of their political habits, and in particular they insist on conducting political meetings after the English method. Most western Canadian audiences are strangely dumb; the people sit silent and listen, and it is hard for a speaker to judge as to the impression he is making. But these Englishmen heckle. During his tour of the prairie this summer, Mr. R. L. Borden spoke in Lloydminster, and the Englishmen questioned all the Conservative speakers very sharply. At the conclusion of the meeting a local Conservative leader, who was personally acquainted with these men, held a private meeting, with a dozen or so of the leading men. At the public meeting one of the speakers had been G. H. Perley, M.P., a very wealthy lumberman, chief whip of the Conservative party in the House of Commons. He laid stress on the fact that during the negotiations which led to the conclusion of the reciprocity agreement the Canadian representatives had had no statistics as to comparative prices, etc., whereas the Americans had had ample information. The hecklers questioned him closely on the subject, and then, when he began to quote Canadian prices furnished by the American statistical authorities, challenged him to explain how the Americans could possess such information when it was not furnished by the Canadian authorities.

"The Americans," rejoined Mr. Perley, "know more about our country than we do ourselves. They have men over here investigating. A short time ago I had one of them in my office questioning me about the pulp and paper business—I happen to be interested in that."

The subject dropped for the moment. But these Englishmen had marked the information so accidentally dropped. The reciprocity agreement would confer immediate benefits upon the owners of pulp limits, and these men knew it. They broached the subject at the after-meeting.

"Look here," said one of them, turning suddenly upon the Conservative politician who was dealing with them. "About your man Perley. What is he?"

The upholder of Conservative principles submitted that he was a wealthy business man who had entered politics, that he

was chief whip and a person of importance in the party, etc., etc.

"Yes, yes," said the seeker after knowledge; "but he's in the pulp and paper business. Reciprocity would help *him*. He should be for it."

"Help him?" exclaimed the Tory; "My dear man, reciprocity would put $25,000 a year into Perley's pocket. And he's fighting it tooth and nail because he thinks it would hurt the country as a whole. And we have another Tory M.P. (he named him) to whom it would mean $75,000 a year. And he is doing his best to beat it."

"But, but——" said the delegates, who have been subjected to Liberal assurances that Eastern protectionists are monsters of sordid avarice—"we don't understand. Surely these men should be for it."

"My dear fellow," said the Tory, leaning forward and tapping his interlocutor's chest, "would the British Empire be what it is to-day if *every* Englishman had taken that view?"

That clinched it. Score for the Tory.

This story became known, and an Eastern Liberal newspaper of profound discrimination rebuked Mr. Perley for rejecting the gift of wealth on the ground that he showed great lack of consideration for his workmen, in depriving them of the additional wages. Thus our Liberal controversialists have erected for our rich men a deadfall which catches them either coming or going. Advocate a course which will benefit your pocket, and you are moved by sordid avarice. Oppose it, and you are a cold-hearted, selfish brute, regardless of your employes.

But I have not done with my Lloydminster friends. The after-meeting ran along for some time, and then the Conservative challenged his friends. "Now," he said, "what about it? How do you like our man?"

Bear in mind that last summer Sir Wilfrid Laurier visited the prairies, was tackled in determined fashion by numerous delegations of farmers with free trade views, and won wide attention by his display of terminological agility. Mr. R. L. Borden, following him this summer, met much the same sort of delegations, and answered with a directness and bluntness which furnished a piquant contrast to his rival's ingenuities. The Englishman who was the spokesman of the party was a free trade Radical —a very frank, straightforward man. He took the question seriously.

"I like your man Borden," he said reflectively. "I like him. Of course, he's wrong on a lot of things — absolutely wrong. But I like him. What I especially liked was that he took such care—such elaborate care—to make sure that nobody could possibly misunderstand his position. Now Sir Wilfrid—he took such damnably good care to make sure that nobody could possibly understand his position."

From the present to the past. The late Nicholas Flood Davin was famed for his recurring bursts of epigrammatic frankness. A certain portion of the "cow country" was included in his vast constituency, and in the local centre of this special region was a local issue. It was the non-existent lock-up. Sometimes it was necessary to arrest a man; then there was no place in which to confine him, and this was awkward and was felt to be a hardship. So it was Davin's business as member to secure the building of a lock-up. And he had neglected it. And an election was toward, and he had to speak in the place. The meeting took place in the hotel; a crowd of cowboys sat before him on the floor, and he spoke—he was a very eloquent man. The cowboys are described in the anecdote as having been rather a rough lot. Suddenly the eloquence was interrupted. "But, Mr. Davin—about the lock-up."

"The lock-up? Ah, yes, the lock-up." He checked up and peered about the semicircle of faces before him. Apparently they did not impress him favorably. "The lock-up. Yes, you shall have the lock-up. And God knows you need it."

Let us have a more modern story of campaigning. In a certain election held a certain period ago—I am of set purpose indefinite—one party was very hard up for funds, and the other had—well, it had enough. There was a certain polling place favorable to the poverty-stricken party; the electors, who were "foreigners," i.e., persons whose mother tongue was neither English nor French, would vote right, but looked upon a supply of drinks as a necessary and proper perquisite. The scrutineer of the poor, but not necessarily honest, party had no supply of the neces-

sary ammunition; the scrutineer of the affluent party had abundance. Let us call them X and Y. Y, arriving with his bottles, cast about for a safe place of deposit. He selected a stable, procured the owner's permission, and hid the supplies in the oat bin. X, the hard-up one, went prospecting about—we have in Eastern Canada an excellent word, "snooping," which exactly fits it; and he learned the fact afore stated. He was not so short of funds as to be unable to accept an opportunity; he flew to the farmer, offered him five dollars for the rent of that stable for one day, and closed the bargain. He seized the key, rushed to the stable, locked the door—and spent a happy and profitable day in serving out Y's whisky. The result was almost entirely satisfactory; there were eighteen voters who lived in the subdivision, and of these seventeen voted as X wished, and only one obstinate man voted Y-fashion. The last X saw as he drove home that evening was the one solitary Y partisan being pursued over the prairie by the indignant X man. There is a human side to elections.

All the campaign stories do not live out West. Here is a political anecdote of Eastern Canada—how far East it is situated I refuse to reveal. In the late Parliament sat a certain wealthy M.P., who was a non-resident; he committed the offence of living in a city, whereas he represented a rural riding some distance away. To remedy this drawback he had recourse, among other precautions, to a rather curious expedient. He divided the constituency into areas and for each subdivision he appointed a standing representative of his interests—organizer, lieutenant, or something of the sort. One of the duties laid upon this local henchman was to report to the member all domestic events; then the member would hasten to write to the family concerned a letter which should be warmly cheerful, gravely consolatory, sympathetic or whatever the occurrenec demanded. Thus the constituents would lay to heart the brooding watchfulness of their M.P. It was a beautiful scheme, but it went wrong. Some miserable wretches on the other side corrupted certain of these local lieutenants. As a result of these machinations, the perfidious ones sent the statesman false information; and the consequence was that the unfortunate M.P. sent into the constituency quantities of the most dreadfully *mal apropos* letters. Imagine congratulating a childless household upon the birth of a non-existent son! Such was the pitfall digged by over-organization. And thus, when the campaign began, the poor M.P. found that he had an undue number of fences to mend.

A SONG OF INVITATION

O, Canada! From thee, from thee,
There comes a sweet-toned melody—
From breeze-swept plain and snow-crowned peak,
From shadowed vale and wooded steep,
From billowed hill and inland sea
And long-lapped coast—this harmony:

Come, here lies hope, thou weary guest;
Thou seekest for the past redress—
Come lave in morning dews of youth
Thy saddened brow. Here, clothed in Truth,
White-breasted Opportunity
Extends her waiting gifts to thee;
Here, midst the new, lies hope for all
Who will but follow at her call.

—*Ethel Burnett.*

The Lure of the Fine Bank Building

By

W. Arnot Craick

Editor's Note:—Compare the Bank of England or any of the Old Country banks with the average Canadian bank, and you will observe, on the part of the Canadian bank, a much more elaborate standard of building and standard of interior equipment. Even in the United States one finds the banks housed, on an average, much more simply than in Canada. The reason for this lies in the fact that the very banks of this country, the most conservative of our institutions, have come to realize that where there are two men in the same business—two banks in the same town—there must be a constant struggle between the two for the business of the place. In ordinary business, the competitors have recourse to the advertising columns of various publications, but the Bankers' Association has set a ban upon this medium, and the natural necessity for advertising has found expression in architecture. All over Canada the "Green Temple" bank has been scattered. Sometimes the design is good; sometimes very bad. Such as it is, it is the one form of advertising in which our banks indulge.

WHEN the president of the First National Bank of Chicago, which occupies one of the handsomest bank buildings in America, accompanied by his youthful son, was being shown, one day, over the Bank of England by a faithful old official of that famous institution, the boy remarked, "I don't think this is anything like as good as *your* bank, father. It's such a gloomy old place!" Before the father answered, the old guide retorted, "Banks that are not very sound always have to put on an extra appearance, young sir."

If the old man's estimate of the case be true, then the banks of Canada must be in a dangerous condition, for outwardly, at least, they make a very fine show. It is remarked by visitors to the Dominion that the banks of this country have been prodigal in their expenditure on the erection of handsome buildings. Of course, one might well expect the head offices of the institutions in Montreal and Toronto to be impressive, but to find the branches located in small towns and cities so splendidly housed is surprising.

The banking business of Canada is today in the hands practically of twenty-nine banks, which have received charters from the Government. They are known as chartered banks. Their capital ranges all the way from $14,400,000 in the case of the Bank of Montreal, to $301,300 in the case of the smallest bank—the Weyburn Security Bank. Among them they have between two and three thousand branches placed all over Canada, with a



THE SECOND BANK IN THE EMPIRE.

This is a view of the head office of the Bank of Montreal, in the City of Montreal. As everyone knows, this bank is ranked as second, in the British Empire, only to the Little Old Counting House in Threadneedle Street—The Bank of England. Time has already laid its softening touch upon the stonework of the Bank of Montreal, making it stand in contrast to most Canadian bank buildings in this respect.



A BANK IN GOWGANDA

The mining camp at Gowganda lake, in Northern Ontario, was first heard of late in the fall of the year. A certain mining promoter, now resting in an American prison, so advertised the district in which he was interested that the "rush" began even that winter, and claims were staked out in the snow. The Bank of Commerce was quick to take advantage of the rush. It hurried men to the shore of Gowganda lake and had established the bank in a tent while yet the rush was on. Subsequently the bank moved into the log structure, which may be distinguished in the photograph by the verandah and the steps leading to it.

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few situated in the United States, Mexico and the West Indies. The Canadian Bank of Commerce holds the record as having the largest number of branches—in Canada and outside Canada.

Restricted in the character of their investments by the Banking Act, under which they operate, and with superfluous funds at their disposal, many of the banks have turned their attention towards erecting substantial and impressive buildings, which would not only provide permanent quarters for their business, but would serve as an advertisement as well. In some cases, notably in that of the Traders Bank of Canada, which has the distinction of owning and occupying the tallest office building in the British Empire, they have not only erected buildings for their own use, but have provided offices on the upper floors of them for tenants as well.

The dawn of the fine building era in bank architecture has been coincident with an important change in banking methods. Not so many years ago banks in Canada adopted a very superior attitude towards the public. They gave the impression that in taking and caring for the people's money they were doing their customers a great favor. The banks' employes were often accused of being arrogant in bearing and "snobbish" in manner. To-day there is a marked difference. The spirit of competition has set in and from being outwardly indifferent to the public, bankers have begun to cultivate their good graces. They make no secret of it that they want the people's savings and they do all in their power to influence them to deposit their money with them. In this campaign of luring the public into



— AND A CITY BANK'S BRANCH.

There is a decided difference between the log shanty, which the Bank of Commerce is shown as occupying in Gowganda, and the above more pretentious building, which is intended to "lure" the depositor from the city districts. The miner needs no "lure." In a mining rush the small matter of bank quarters is ignored, but in a city where other "lures" stand side by side with that more-to-be-desired "lure"—the bank's!—the housing of the institution is a considerable factor in its chances for success. The above cut shows only a small city branch, and yet, while the real estate investment is no doubt a sound one for the bank, the substantial appearance and dignified air of the building tends to encourage the depositor, and stimulate thrift.

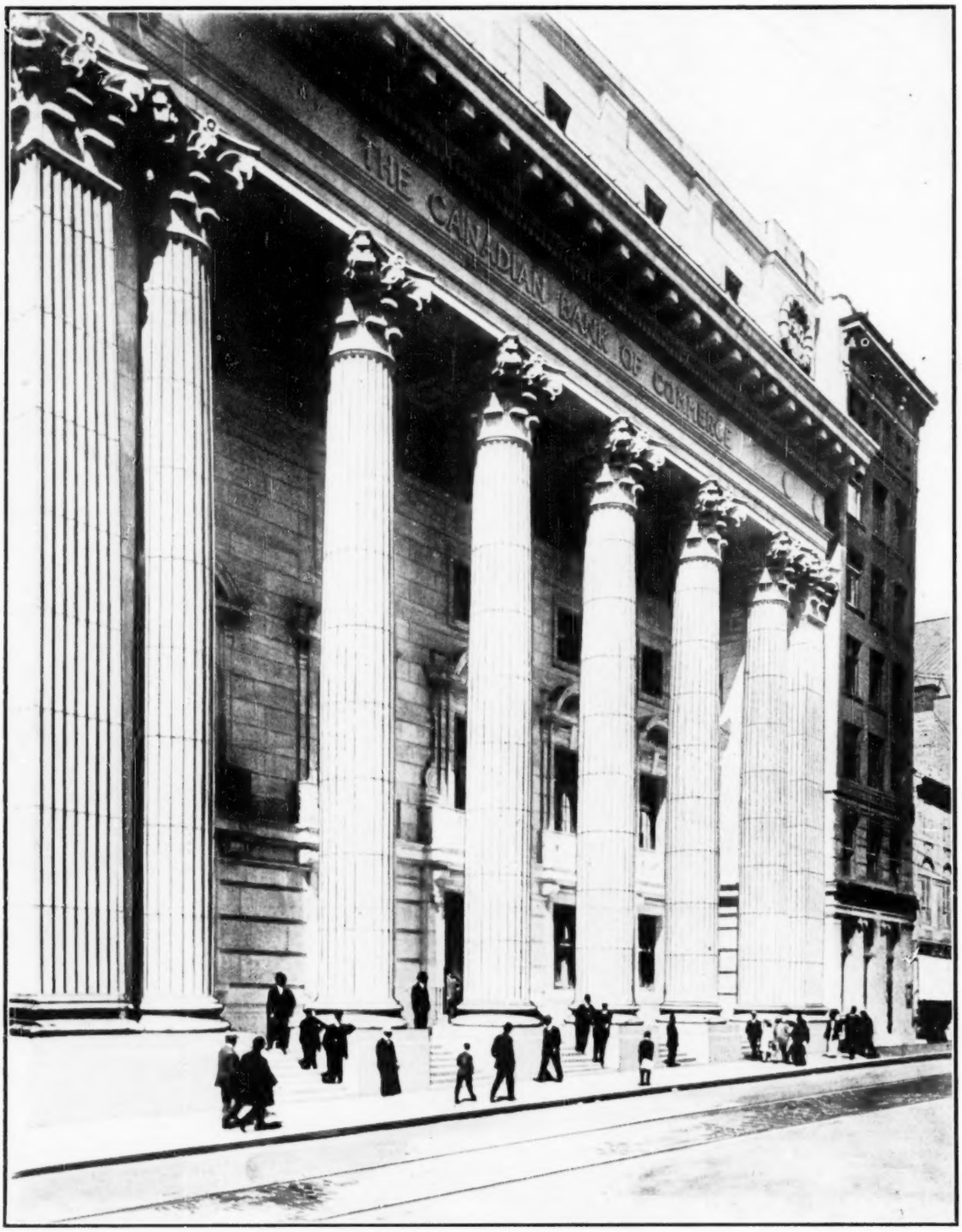
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the banks, fine premises play an important part.

Notwithstanding the dictum of the old guide in the Bank of England, a fine-looking and substantial building in Canada, at all events, is consistent with substantial character. It conveys an idea of solidity and strength and leads the depositor to believe that his money is absolutely safe there. The bright and polished interior with its marble floor, its mahogany furniture and its shiny brass fittings, so frequently to be found in Canadian banks, enhances the impression, while the humble operative or factory hand who comes in to deposit his dollar, is, perhaps, a little gratified by the courteous attention bestowed upon him by the clerks.

The growth of the amount of deposits in Canadian banks as a result of this careful fostering of the field, is noteworthy. In 1890, the total deposits of all the chartered banks were only $153,000,000. Today the Bank of Montreal alone has deposits in its keeping of $150,000,000, while the Canadian Bank of Commerce has over one hundred million dollars. When there is so much to be had and such a rapidly expanding field for investment, it is not to be wondered at, that the banks are doing all in their power to secure the country's spare cash.

There is, however, a circumstance which has led the banks to adopt fine buildings. Formerly, when a bank wished to open a branch in a town, it was customary to rent a shop for the purpose, preferably one situated on a central corner, and by rearranging its interior, fit it for banking purposes. In time, the bank outgrew its place of business and, because it could not afford to leave the location, it was forced to buy the property, tear down the old building and put up a new one in its



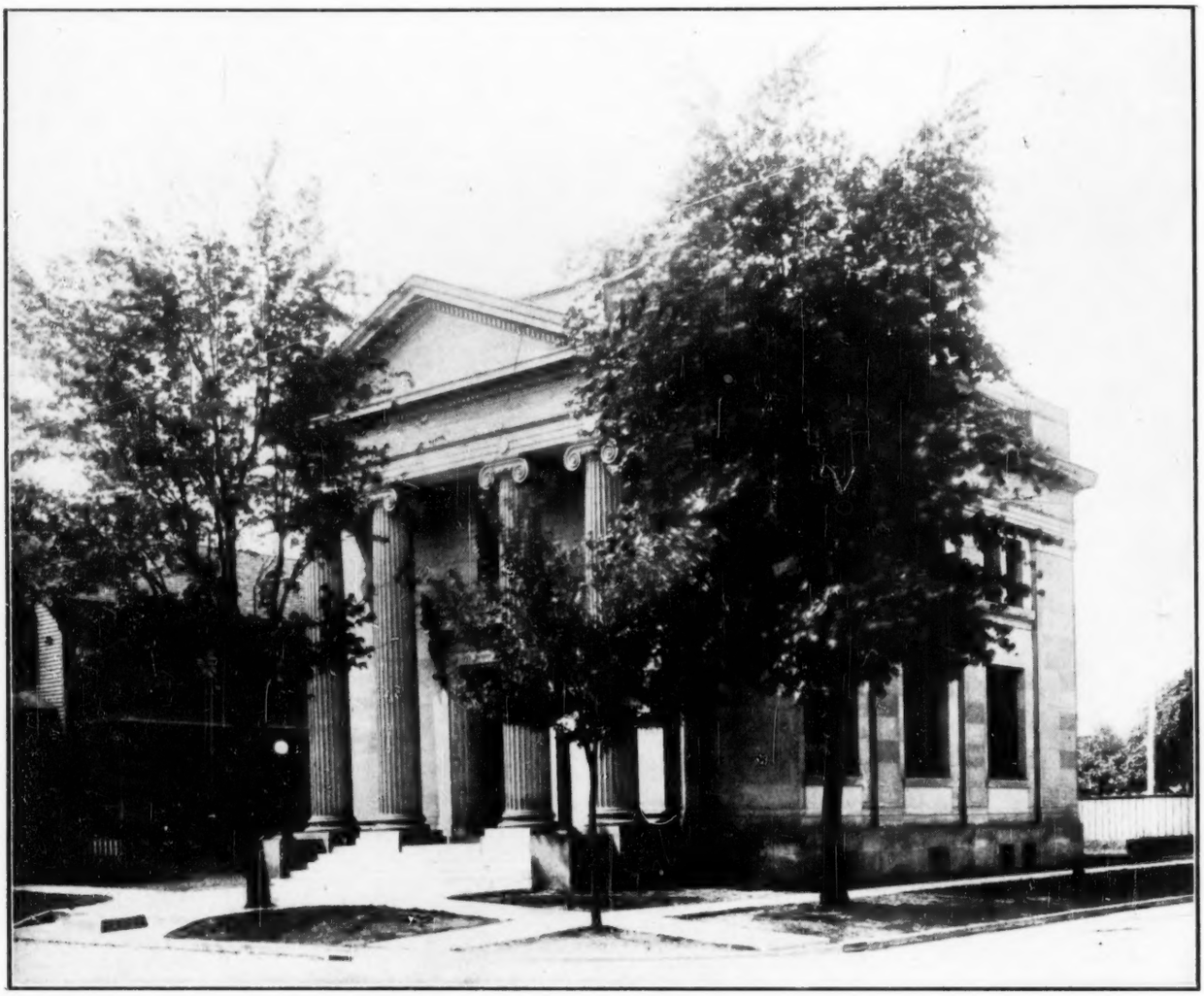
AN IMPOSING FRONT IN MONTREAL.

This is the big Montreal branch of the Canadian Bank of Commerce, the largest Canadian bank, with headquarters in Toronto. It stands not far from the head office of the Bank of Montreal, and its interior, that is to say, the general banking room, is quite as dignified and generally imposing as is the interior of the Bank of Montreal.



THE TALLEST OFFICE BUILDING IN THE EMPIRE.

The head office of the Traders Bank has up until now enjoyed this title without any danger of dispute.



AN ORNAMENT TO THE TOWN.

This, the Walkerville branch of the Canadian Bank of Commerce, is more like an art gallery or a public library than anything else. This is not to say that the bank is improperly housed; on the contrary, no one can deny that such a structure not only reflects credit upon the bank, and upon the town in which it is situated, but must have some effect in raising the standard of architectural appreciation in the country.

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place. When this is done, it was always advisable to erect a building that would be large enough for future expansion as well as a credit to the town.

Another circumstance is one which applies principally in the West, where towns crop up like mushrooms in a night. The average western town is exceedingly self-conscious and the action of a bank in putting up a good building is considered evidence of its faith in the future of the town and its willingness to identify itself with the fortunes of the community. As a result, in many a western municipality, the bank building is the most imposing structure on the main street and one that will long be pointed to with pride by the inhabitants.

There are, of course, still other motives which govern a bank in its building policy. The comfort of its staff has sometimes a good deal to do with the matter, and, while, the average Canadian bank is by no manner of means a philanthropic institu-



AN EDMONTON EDIFICE.

It cannot be said that this building is a pretty one, nor even one in which the architectural principles are sound. The building is, however, substantial and weighty, if nothing more. It is, when you look at it a second time, nothing more than a large block of masonry, on the front of which has been placed a "pillar treatment." This "pillar treatment" is being just a trifle overdone. It seems that people are raising many kinds of buildings and adding "pillars" as carelessly as they would add chimneys.



A BANK AT ELK LAKE.

The old-fashioned logs are not as ugly as the pioneer Canadian probably thought them. They are at least picturesque and substantial, without appearing to be striving for "effect." The tar-paper affair next door is not, one must admit, to be commended.



BANKING IN A SPRUCE FOREST.

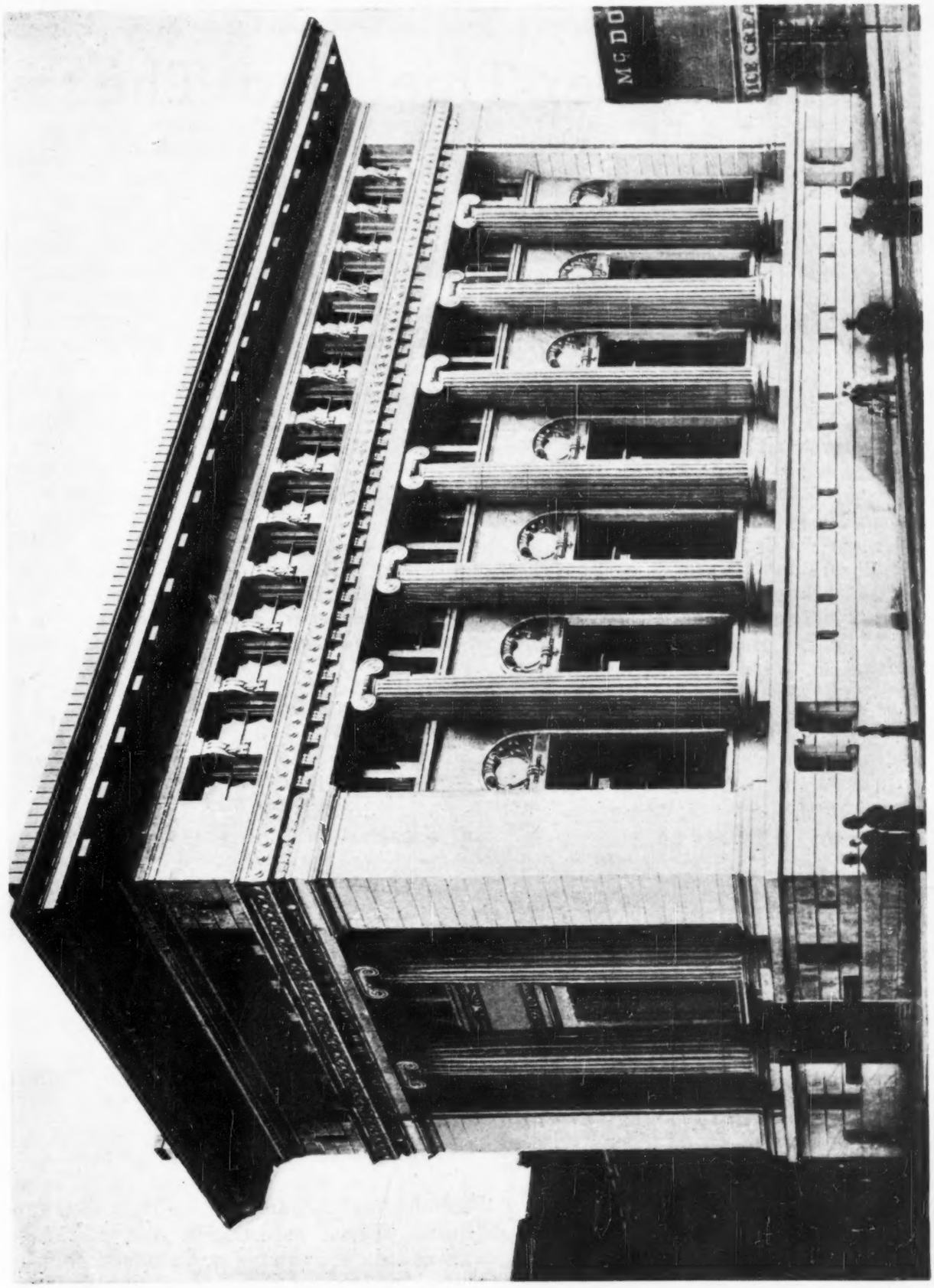
There is no lure about a bank of this description, either for the possible investor or the bank's agents and employes. There are rough characters in regions such as that where the above picture was taken, and canvas is not such a deterrent as it might be. Observe the means of travel in the left foreground.

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tion, it must be admitted that it takes good care of the health and welfare of its employees. When leased premises are unsatisfactory from this standpoint, there is little hesitation in providing more suitable quarters. In the West especially, where conditions are crude and the life is rough, it is oftentimes impossible for the eastern bank clerks to secure comfortable and agreeable living quarters. Unless the bank helps out by supplying accommodation in the bank premises, the clerks are forced to put up with most unpleasant and disagreeable surroundings. So the bank puts up a good building and there the clerks find suitable quarters.

It is a somewhat difficult matter to arrive at the amount of money which Canadian banks have expended in bank premises, for the reason that the Government returns on this point are quite obviously incorrect. For instance, the Bank of Montreal carry their buildings at the value of $600,000 on their balance sheet, whereas the beautiful head office building alone probably cost over a million dollars. At the last annual meeting of the bank, however, the president made the statement that the total value of the 147 bank buildings owned by them was between seven and eight million dollars.

In the case of the Canadian Bank of Commerce, the figure given in the Government returns, viz: $2,660,228 represents only about half the actual value of their property. The balance is vested in a species of holding company, known as the Dominion Realty Company, Limited, which constructs and owns the bank's smaller buildings. The company provides a certain percentage of the total cost of the land and buildings, which it acquires and leases to the bank, by issues of bonds which are readily salable to outside investors. The rentals paid by the bank are sufficient to retire the bonds in fifteen years. The remainder of the cost of the properties is provided by the bank purchasing shares in the Realty Company.



THE BANK OF COMMERCE IN VANCOUVER

The Letter-Thief and The Law

By

Dr. J. D. Logan, Ph D.

EDITOR'S NOTE:—*When you, or the man who lives next door to you, drops a letter into a post-box, you are registering the fact that you have confidence in human nature,—that you believe human nature, as a rule is good. You may have written the most precious or the most dangerous facts in that letter. Yet there is nothing between those written facts and* EXPOSURE, *but a flimsy piece of paper and—the trustworthiness of human nature.*

But there is The Letter Thief. You, or the man next door, or I, might be letter thieves if we were placed in the same circumstances. The Letter Thief is an ordinary man—tempted. To deter the impulse of The Letter Thief stands the Law. In the following article, Dr. Logan has presented the result of the studies he has been able to make along this line.

NOT one in a thousand among the educated Canadian citizens can name the indictable offences that under the Criminal Code of Canada are punishable with life imprisonment. Nay, more; it is a safe wager that not one in a thousand of our lawyers can name them—offhand. The present writer casually asked a dozen of the more prominent lawyers of Toronto to detail the list of such indictable offences, and they all replied, hesitantly: "Why, there is Murder—and Robbery—and Rape—and Arson, and—Oh, there's a great many of them!" With the exception of a crown appointee, not one of these gentlemen named as punishable with life imprisonment the crime of stealing letters from His Majesty's mails in Canada.

Now, the fact that anyone properly indicted for such crime against the laws of the Dominion of Canada, and found guilty before a rightful judge, after trial by jury, may receive a penal sentence of life imprisonment or of imprisonment for a term not less than three years, is a sociological phenomenon by itself that requires special explanation and justification. Such extreme punishment for a crime which, on the face of it, does not appear so heinous as some others, is either an injustice or a unique paradox.

We may readily understand why rape, arson and certain forms of robbery should be punishable with exceedingly heavy penalties, with life imprisonment, or, conceivably, even with death. Not only are these three specially heinous crimes against the human person and property, but often they are attended with wilful homicide, or with manslaughter, of individuals, or with great loss of life and property. "Lynch law" has its scores of victims annually in the Southern States, where the white women are too frequently violated revoltingly by the black males. In most robberies "gun play" is provided for as a possibility and not infrequently eventuates with homicidal results. Arson may issue in the death of individuals, as indeed it has done and may have been planned to do, or it may start a wide-spreading conflagration that destroys a village, town or section of a city, and incidentally encompasses the death of many innocent and law-abiding citizens.

Each of these three crimes is so heinous, so abhorrent, so damnable from the point of view of the inviolable "natural right" of every human individual to life and the pursuit of happiness that their awful possibilities demand very heavy penalties in the Criminal Code to serve as effective deterrents, and, conceivably, in actual punishment might justly require the sentence of life imprisonment, or even death as adequate retribution? We do not, in short, feel that there is any essential injustice in meting the severest penalties under the statutes to those found guilty of crimes that may involve murder or manslaughter.

On the other hand, until we understand what serious consequences for ill to the person and property of private individuals, to the conduct of business, general and governmental, and to public order, may, and often do, result from the theft of letters from the mails in transit or in the post offices, we do feel that there is unreasonable severity, if not total injustice, in the heavy penalty possible to be meted to one found guilty of a crime which, on first view, does not appear extraordinarily felonious. Yet the Criminal Code of the Dominion of Canada (Revised Statutes, Sec. 364) is explicit and unmistakable in the matter. It reads:

> "Everyone is guilty of an indictable offence and liable to imprisonment for life or for any term not less than three years, who steals—
>
> "(a) a post letter, bag, or
>
> "(b) a post letter from a post letter bag, or from any post office, or from any officer or person employed in any business of the post office of Canada, or from a mail, or
>
> "(c) a post letter containing any chattel, money, or valuable security, or
>
> "(d) any chattel, money, or valuable security from or out of a post letter."

Immediately on reading this statute law we are struck with the paradox of it all. Imagine the astonishment of one who, being ignorant of the statute, received a sentence of even three years' imprisonment for stealing a post letter which, say, contained no money, cheque, or negotiable security. Would he not recall many instances of men who had stolen thousands of dollars, wrecked banks, and impoverished or ruined scores of people, but who, when brought to justice and found guilty of a heinous felony, received a sentence relatively less heavy than his own—let us say five years in a penitentiary, where, in contra-distinction from himself, they would, in view of their family connections or social or business status in the past, be treated, as far as possible, like gentlemen and be given employment of such a light or refined nature as would mitigate their degraded lot and reconcile them to prison walls and prison fare?

Nay, more; would he not remember the frequent reports in the press of how bank clerks and other trusted employes guilty of thefts were "sent down," as the phrase goes, for a few months or a year or two at the most, because a humane and just judge knew the close propinquity of their peculiar temptations, and felt that a short sentence would in all likelihood work reformation in them? Assuredly he would charge no injustice on the part of his judge, once he was informed by the court that the judge was compelled to impose sentence according to the statute; yet he, as we, too, at present, would be at loss to explain the severity of the statute penalty.

To resolve the apparent paradox in the

relatively heavy penalty for stealing post letters, whether containing money, valuable securities or not, forms an interesting and instructive essay in social ethics and psychology. Fortunately the matter bends to popular treatment and familiar illustration.

The theft of post letters by stampers, sorters, and carriers is regarded by the Post Office Department and by the Judiciary as the meanest and the most perfidious of all felonies. These two epithets —"meanest" and "most perfidious"—apply, be it clearly understood, more to the moral perceptions and character of the thief than to the theft itself as a crime against society. This distinction is too important not to be signalized, fully explained, and aptly illustrated.

Suppose, as has actually happened, that a post office employe steals a mail bag which contains, say, 200 letters, and secretes it until he has opportunity to open it and to search each letter for money. Suppose that he has opened every letter, but has found no money in any of them, save the last, which, as it happens, is from a poor laborer to his aged and poorer mother, and which contains a single paltry dollar. Finally, suppose that amongst those 200 letters there are (I am selecting three *real* cases) a letter from a man lying in a hospital, which was intended to apprize his family or friends of his dire circumstances or of his approaching death; also a letter from a wandering son, long lost to his parents, telling them that he wants to see them and the old home again and that he will come to them if they, for their part, will send him by return mail a letter promising welcome to their unfilial prodigal; and, further, a letter from an estranged sweetheart to her lover, stating that unless the two are united again she will destroy her life.

Now, note the fell consequences of a seemingly insignificant deed. Lonely dying men, wandering home-sick prodigals, and broken-hearted maidens with suicidal intent, who write letters to ameliorate their bodily and mental estate, are common realities of this world. Our letter-thief opened 200 stolen letters to obtain, as it happened, a paltry dollar, and thereby not only deprived a poor woman of the means of sustenance, but also, because he was compelled totally to destroy the remaining 199 letters, amongst which were the three specially noted, kept these highly important letters from being delivered to the persons vitally concerned with their contents and thus caused a man to be buried in "the potter's field," a repentant son to remain forever separated from loving parents, and a distracted maiden to take, as the melodramatists say, her young and beautiful life. Can we, then, more fittingly describe the moral perceptions and sensibilities of the letter-thief than as altogether mean, or his crime than as the meanest of all felonies?

His crime is, too, the most perfidious of felonies. We all know with what contempt we regard a trusted companion whom we have accidentally discovered to have been reading our unsecreted letters, especially our family correspondence, and those epistles which contain the inmost revealments of our hearts. Anyone who would break the trust, the faith, which, peculiarly in this instance, one gentleman implicitly reposes in another, is, in the literal Latin meaning of the term, perfidious—faithless through and through.

In this moral regard the situation is precisely the same for one guilty of the theft of a letter from the mails as for one guilty of surreptitiously reading another's private correspondence. There is a propinquity of unsecreted letters, an implicit trust, and a breach of that trust.

The Post Office Department and its mails service are the most important Public Utility and Convenience for the general conduct of business and the enhancement of social and spiritual life among the institutions of man. The absolute safety and security of the post office service are logical implications of its function as a public convenience. Post office employes are under oath and bond to promote that function and to safeguard that service by strict personal honesty. On the part, then, of one who is a specially trusted public servant, the stealing of letters from the mails is such a base violation of oath of office and such a fatal breach of a paramount trust that the crime is rightly regarded as the most perfidious of felonies.

How base and how fatal is such a felony may be seen in the light of two special considerations. In general, theft which involves a breach of trust is, in the sight of

the law, more to be condemned and punished than is common theft as such. A simple case in point is the following, taken from a Toronto daily newspaper:

"FOR BREACH OF TRUST."

"John A—d, an employe of the Eaton store, was sent to jail for three months by Judge Denton, in county judges' criminal court yesterday morning, for theft of $1 from the Eaton Company. The sentence was on account of the breach of trust."

That seems a rather heavy sentence for what, at least under ordinary circumstances, would appear a vulgar and petty theft. In Judge Denton's view its implications made it much more than a petty theft. In the first place, the thief took a "mean advantage" of his trusting employer; in the second place, the thief impugned, in the eyes of his employer's customers, the latter's reputation for "square dealing," and vitiated, or threw doubt on the security of, a system of payment which the employer had devised as a convenience to expedite business between himself and his customers. It was as if the employer had taken John A—— into his confidence and said to him: "Now, Mr. A——, you're an upright young man. You want to get ahead. I want a man to take charge of an important branch of my business. I've selected you from a dozen others for the job. I believe you'll prove the right man in the right place—an important position of trust. You're on your honor to make good, I have faith in you, and feel sure you will." Forthwith, Mr. A——, with total disregard for his own self-respect, and with base ingratitude to his employer, pilfers a paltry, filthy "one case note," which, if he really needed it, he could easily have borrowed. In Judge Denton's view A——'s theft was a despicable betrayal of trust and, no doubt, a symptom that A—— was a "crook" at heart.

Applying this point of view to the theft of letters from the mails, we must remember that post office employes are under special oath and bond to fulfill a position of public trust. To steal a letter from the mails, when one is thus bound to absolute personal honesty, all the more adds to the perfidy of the felony.

The second aspect of A——'s deed requires some orienting, before its character is applied to the theft of post letters. It was said that A——'s theft threw doubt on the security of a convenience devised to expedite business between his employer and the latter's customers. It happens that a customer who paid to A——, say, $1 for goods bought at the store of A——'s employer, is, under the system of payment, afforded protection against being defrauded of the $1 paid over to A——, and that the employer of A—— is also virtually so protected.

On the other hand, a man who sends money through the mails has no protection guaranteed him, save the presumed security of the mails, implied in the equally presumed honesty of letter-stampers, sorters, and carriers, but which, in fact, is not obvious, and, on psychological grounds, is not highly probable. In this matter the views of Colonel George T. Denison, who, as Magistrate of the Toronto Police Court for many years, has dealt with many important cases of postal thefts, are enlightening and convincing. In an interview with present writer, Col. Denison said in his incisive, colloquial manner of speech:

"The stealing of a letter, containing money, from the mails, affects everyday life—shakes the confidence of the public. The public can't protect themselves against that kind of theft. If A. mails money, say, a dollar, to B., and B. says he never got the letter, what is A. going to do about it Both he and B. are out a dollar, or all B. can do is to take A.'s word that he sent the money and call the account square. No doubt, that will satisfy A., but B. is still out a dollar, and, what is worse, B. may come to believe that A. is a shyster, or A. may think that of B., and consequently the confidence the two had in one another in their business relations may be wrecked forever. Indeed, the theft of a leter by a post office employe might cause other men to suspect the integrity of their fellows for years, and make bitter enemies—quite unjustly. It's worse than forgery. Men can guard themselves against the forger, but not against the letter-thief."

Col. Denison thus signalizes a dastardly element in the perfidy of a post office employe who steals a letter from the

mails. The letter-thief is despicable in that he takes a mean advantage of the trusting Department to which he has pledged absolute fidelity, and also of the trusting Public, for whose convenience the Post Office Department was created. Nay, more; the letter-thief is dastardly in that he takes advantage of the Public when employing a medium of business and social service from villainy in which the citizenry of a country are defenceless.

We are now ready to answer the question: Why does the Post Office Act, under the Criminal Code of Canada (R.S. Sec. 364) provide such severe penalty for those found guilty of the theft of post letters? This Act was passed to safeguard the security of His Majesty's mails service in Canada as a paramount Public Convenience for the despatch of all business and for the enhancement of social life. The answer is two-fold.

The penalty for stealing post letters is severe, first, to signalize the fact that the Post Office Department and the Judiciary regard the crime as so perfidious a breach of public trust and as so fatal to the conduct of business and social life that its dire heinousness must, by extreme means, be indelibly impressed on the conscience of society. The penalty is severe, secondly, to provide as adequate as possible a deterrent from committing the heinous felony of stealing post letters.

If the penalty acts as a virtually sure deterrent, then its severity is morally, as well as practically, quite justified. A consultation of the Report of the Postmaster-General for the year ended March 31, 1910, proves that relatively to the thousands of persons employed in the mails service of Canada and to the hundreds of millions of letters received, transported, and delivered by the service, the number of offences annually against the Post Office Act under the Criminal Code is so few as to be virtually nil. In that year (Report cited, page xiii.) the estimated number of letters posted in Canada was 466,550,000, of which 10,465,000 were registered letters, and, therefore, likely to have contained money and negotiable securities. Yet out of all those millions of letters, or thousands of registered letters, there were only 77 cases of abstracted or lost letters containing money, and of these only 6 (or 8, if we count the last three distributively) are described in the Report of the Postmaster-General as thefts (Cp. Appendix H., pp. 2—4). That is to say: inevitable liability to a very heavy penal sentence, even life imprisonment, for stealing post letters has proved a sure deterrent from such felonies, and thus justifies the provision of the Post Office statute in the Criminal Code.

An interesting commentary on the necessity of severe penalty for postal thefts was furnished the present writer by an officer of the British Postal Secret Service who was recently in Toronto. "The penalty," he said, "in England for the theft of post letters was, until some years ago, as heavy as it is in Canada. But under the wave of humanitarian feeling which swept over Britain, the terms of imprisonment were reduced, sometimes to a period of a year or so, sometimes even to a few months. The result has been to increase the number of offences of this kind in England, and now the Post Office Department and the Judiciary are advising that the former severer penalties be again provided for by statute for the sake of their deterrent force. There is no disregard of essential humanity in this demand, but postal thefts have become so relatively frequent in England that extreme statute penalties must be re-enacted in order absolutely to safeguard the security of the British mails service."

Summing up: we conclude that the severe penal sentences for postal thefts are imposed as the just desert for a most base and perfidious felony and as an effective deterrent from deeds that if not practically reduced to zero, would destroy the usefulness of a supreme public convenience, and, with it, the warp and woof of the social fabric. Let, therefore, those humanitarians who, in their logic, think that the part is greater than the whole, and those penologists who, in their advocacy of the short-term sentence and the parole, think only of the suffering wrong-doer and forget the necessity of the law-abiding public, remember this: What, on first view, seems an inhuman social paradox, namely, the extreme penalty for theft of post letters, turns out to be a necessary means for that Ideal Enhancement of Life, which is the intrinsic end and justification of human existence.

One Touch of Nature

An Indian Love Story

By

Venour Davidson

AS Drummond dressed for polo he noticed through the transparent reed blind the stalwart figure of a native soldier in spotless undress, waiting in a corner of the veranda.

"That is Sepoy Ujagar Singh; what is his business here?" he asked his bearer.

"He wishes to make petition to your honor," replied the servant.

"This is neither the place, nor the time, nor the manner for petitions," snapped the young man with a frown. "However ——"

"Well, Ujagar Singh, what is it?" he asked with some impatience, when breeched and booted he emerged on the veranda.

"I make urgent petition for leave," said the man in a low eager voice. "It is in the matter of my marriage."

"Now you know perfectly well," interrupted Drummond sternly, "that you have no right to come to me like this. The order is for you to apply to the Native officer of your company, who will bring you before me in due course. I will not listen to you."

"Your honor, it is no use," replied the man sullenly. "The Subadar Sahib refuses to bring me up. He has his own reasons, and thence arises great injustice. If leave is not granted, I shall desert. The matter is of great urgency."

"Don't talk like a fool!" said Drummond sharply. "Now look here! If the Subadar Sahib does not bring you before me at Durbar to-morrow, I will send for you to come shooting with me in the afternoon. Then I will listen. Enough for the present."

For some time Drummond had had his eye on the clean, smart, good-looking young sepoy, who, in the three brief years of his service, had made himself remarked for industry, keenness and intelligence. He had, in fact, made a mental note of him for early promotion.

At the informal orderly room held in the regimental lines on the following morning he paid rather more attention than usual to the undercurrents of affairs. It was the Hindu month of marriages, and many young soldiers were asking for leave. He saw Ujagar Singh hovering on the outskirts of the throng of applicants. He saw him once and again repulsed by the Native officer with a rough gesture and a sharp word.

"These then are all the cases for to-day," he finally said to the latter with a searching glance.

"These are all, sir," was the reply.

"There is one more thing," added Drummond, when the business of the hour was concluded. "I am going quail shooting this afternoon and want two men as beaters. Send that youngster from No. 4 Section, a Chauhan Rajput of Sirsa district, Ujagar Singh, I think, and another man. Let them be at my bungalow at four o'clock."

Drummond sent his sais and the other beaters on, and detained Ujagar Singh to carry his gun and walk beside his pony

for the two or three miles that separated them from the appointed spot outside cantonments.

"Now what is the difficulty?" he inquired kindly, when they were off and alone.

"My marriage is fixed for the last day of the month," began the youth in troubled tones. "As our custom is, from her childhood I have been bethrothed to Rohini, daughter of Sarup Singh, headman of Khemganj. But there is a plot against us, Sahib. For the Tehsildar of the Khemganj division has cast eyes on the maiden, and would take her as second wife. Therefore Sarup Singh would gladly break his contract with us, if excuse can be found. To this end the Tehsildar has written to the Subadar of my company, who is his kinsman, that by every means he hinder my obtaining leave. Likewise Sarup Singh refuses to postpone the date, except on heavy payment, which, the old rogue well knows, my father is at present unable to make. For he indeed has had many expenses in connection with my sister's marriage, and the promotion to Native officer of my brother in the cavalry. It is tyranny and injustice, Sahib! If I am not there by the appointed day I shall lose her. And, on the name of Kama, I will not lose her," he added passionately, "for she is beautiful as the lotus-flower!"

"Indeed; and how can you know that?" interposed Drummond quietly. "You cannot have seen her since she was a child?"

"She was a very beautiful child," replied the young man in obvious confusion. "Nay, Sahib, why should I deceive you? You are flesh and blood like myself, and these customs of ours are not binding to men with youth in their veins. Only last year I saw her, yea, and held her in my arms, and knew her for my bride to be. But verily, Sahib, the first time it was a stroke of chance. The Ghaggar was coming down in mighty flood when my brother and I ferried across from our homestead on the opposite bank, and delivered the whole household of Sarup Singh from the rising waters. Thereafter many evenings I crossed, and found opportunity of meeting her in the fields, all without thought of wrong. And I say again, Sahib, I will not lose her."

"It is not for me to blame you, Ujagar Singh," said Drummond gently. "But I have been looking at the company roll. You are not really entitled to leave under ordinary circumstances. The Subadar is within his rights, and must be allowed some discretion. Still I will help you all I can. You must write an application to the Deputy Commissioner of your district, that he enjoin postponement without penalty. I will have it backed by the Colonel Sahib and forwarded at once. It is a request that is sure to be granted."

"Alas, I fear not, Sahib. Will it not be handed over at once to the Tehsildar who will report that it is inadvisable? For indeed the Dipty who is now set over us is not as the Sahibs of former days, who were our father's rulers, counsellors and friends. He does not know us, he does not come among us, he does not speak or understand our tongue, and his decrees are the decrees of the Tehsildar or of his own Munsif.* Now tell me, Sahib, of what order are these young men to whom the Government hands us over. White they may be, but assuredly not of the same jat † as the old Sahibs. Foolish folk say that there are none of the old sort left, and that therefore they can do as they will."

"Foolishness, indeed," replied Drummond non-committally. "You may be very sure that they would be the same if they had the chance. It is but the vogue of the moment, which would make them writers rather than rulers. But this much is certain, Ujagar Singh, that they fulfil the will of the Great Lord Sahib, and that it is neither your place nor mine to question it. There is one more thing, however, I can do for you. I will write to Tremayne Sahib, police officer of your district. He is my friend, and possibly can influence the Dipty Sahib."

"Ah, fool that I am to have forgotten Tiramain Sahib," exclaimed the other eagerly. "Now that is a real Sahib. And I have hopes he will remember the lad, son of Zamindar Daulat Singh, who now and again carried his gun for him. But surely my father will have approached him in the matter."

"Well, Ujagar Singh," pronounced Drummond finally, "this is all we can do for the present. You write your application for postponement, and I will write to

*Court Clerk

†Caste

Tremayne Sahib. You've got three weeks yet, and you must have patience for a few days. I may be promising more than I can perform, but I am inclined to say that I will see you through this." He waved aside the other's incoherent thanks and protestations as they overtook the rest of the party, and entered on the business of the moment.

* * * * * * *

"Your protege's account of the position is substantially correct," ran the reply from Tremayne received within the week. "I remember the youngster well; he once at some risk saved a favorite spaniel of mine which was in difficulties in some deep and dangerous weeds. Would willingly do anything in my power to help the lad or his father—a good old chap. As regards Williams, the D.C,. I am on delicate ground. In many matters he is my superior authorty, and this is one of them. I have little doubt that, in a case like the present, he would take the word of the Tehsildar rather than mine, if I were to offer it, which I will not. He is, let us say, an irreproachable theorist, and it were best to leave it at that. Between ourselves, he never moves far from a metalled road, and thence or thereabouts he occasionally addreses those whom it may concern, or who care to listen, in flowery Urdu periods, which might just as well be so much French to ninety-nine per cent. of his charge. (You know the archaic sort of Hindi your fellows talk.) I have been told his reports are the envy and despair of the Province, and they will doubtless in due course, earn him translation to a sphere where such talents will have fitting scope.

"Now I have gone somewhat minutely into this matter. I have warned the Tehsildar, and the girl's father that I see their game, am keeping my eye on them, and will bowl them out if I see the shadow of a chance. But as matters stand, I have no hesitation in predicting that your application for postponement will fail without the payment demanded , which I admit—and execrate—as exorbitant and unjust. Therefore I say the only alternative is to produce your candidate at the psychial moment, which, to satisfy dramatic fitness. and possibly my sense of mischief, should be the last unexpected instant.

"Of course I have no doubt your C.O. would give the man leave as a special case on your representation; but if, as you say, you wish to avoid the appearance of interfering with the Subadar's authority, why should not you yourself come to me on ten days' leave and bring the youngster with you in some capacity. Thus the design need scarcely be known till your actual departure, and the news will not reach here. Meanwhile I myself will tell the boy's father to count on consummation, and will have it conveyed to the girl.

"Dear old chap, I shall be delighted to have you with me for a few days. What a gay old time we had together during Lucknow Cup week last year! Bring a spear and a rifle; we may be able to rout out a pig together, and there are swarms of buck—some good heads, too—within an evening stroll. I have got a sort of houseboat on the Ghaggar in that neighborhood, and will send a cart to meet you at the wayside station of Kharial. Thus the bridegroom's arrival will not be known until we wish it.

"This is quite a long screed for me, but I have taken an interest in the case, and shall delight in putting a spoke in this particular wheel. Have no doubt you'll be able to manage your share so shall expect you during the last week of the month."

* * * * * * *

The dusk was closing in on one of the last evenings of May, when a crawling branch train deposited Drummond and a couple of servants at a small sleepy station on the borders of Bhikalmir. Tremayne was waiting outside with a smart country-bred pony in a bamboo dog-cart, and soon had his friend seated beside him and bowling swiftly along a rough moonlit country track, while the others followed with the luggage in a more deliberate bullock wagon. A few miles away on a river bank, a spacious open tent, pitched under a clump of mango trees, revealed the twinkling lights and glistening appointments of a dinner-table laid within, while in the water below a cumbrous country boat, roughly fitted with awnings, swung at its moorings. They had finished their dinner before an insistent and crescendo creaking announced the arrival of

the baggage, and Drummond bade Ujagar Singh present himself.

The young sepoy stood before them in punctilious salute, but with a deprecating smile that sought for recognition in the eyes of Tremayne. A plethoric spaniel rose slowly, sniffed and wheezed at the skirts of his coat, and at last rose on her hind legs and fawned upon him.

"It appears that old Rani has not forgotten her debt to thee, Ujagar Singh," said Tremayne with a smile. "But assuredly I should not have known thee for the Chokra* of three years gone. For lo! thou art now a man, and soon to be head of a household."

"By your honor's kindness and condescension," murmured the other.

"Rather by that of your own Sahib," replied Tremayne. "Well, we've done our part, and now the stage is ready for you. Your father has warned Sarup Singh to have the marriage meats prepared, and the priest in readiness. It only remains for you to ride on the appointed day to the house of your father-in-law, to claim your bride and take her home. When you have her in your father's house I fancy you can keep her safe, even though you have to leave her in a day or two. And now, when the Sahib can spare you, I expect you would wish to go home? You can take the small dug-out, and make your way down the river: but I should advise you to lie close till the day after to-morrow. It is not impossible that an accident might happen to you."

The young man saluted again with a grin of gratitude, but seemed to linger still and hesitate to speak.

"I fear greatly to trespass further on your honor's kindness," he blurted out on encouragement; "but would your two lordships so far honor my father and myself by riding with us to Khemganj on the day of fulfilment. It is not protection we seek," he added proudly, "but rather to show the neighbors that the house of Zamindar Daulat Singh has still the friendship and trust of the Sahibs as of old. It is granted? Then your honors are kind indeed. I go in great obligation."

"Well, well," commented Tremayne wearily. "We are a couple of meddling busybodies. Old Daulat Singh asked my influence in the matter, but I shouldn't have seen my way to do anything if you hadn't interested yourself. If I went in this sort of Quixotism I should have no time for anything else. Have you any idea, old chap, how many, let us say, middlemen there are in a district—excellent instruments under control, but utterly unscrupulous without it—who are ever ready to pounce on and profit by the smallest lack of supervision? Can you imagine the number of cases somewhat parallel, that never see the daylight? There are many injustices I could avert if my advice were asked. The only alternative, as in the present instance, to meet plot with counterplot, intrgue with artifice, for which I have neither temper, time, nor taste. Still, for once, the means have served to secure the happy end, and —the rest of the action passes out of our hands, and behind the scenes."

But there was an unexpected little epilogue of which those two were the sole and select audience. With some amusement in their hearts, a dawn or two later, they had joined the rude cavalcade of relations and retainers in the triumphant progress to the house of Sarup Singh at Khemganj. The latter's countenance had fallen at sight of Tremayne, who, before leaving, flung him an ironical pleasantry which did not altogether restore his confidence. In the course of the afternoon in camp they had caught across the water snatches of melody and merriment from the bridal procession then wending its way to the house of the bridegroom.

They had strolled with their after-dinner cheroots to a little distance from the lighted tent, when something took shape from the shadows, a handsome stripling stood before them, and spoke a rapid sentence or two in a stealthy undertone.

"Well I'm blowed! Unprecedented! The land of surprises! A *denouement* indeed!" were some of the muttered phrases that expressed the amazement of his hearers.

For the lad had conveyed that his brother, Ujagar Singh had got his bride in a boat below the steep bank, and wished to present her to the Sahibs, if servants could be kept out of the way.

"Neither is this one of our customs," began the young sepoy sheepishly, as,

*Lad

after approaching noiselessly across the fretted leafy tracery, he stood with radiant smile, one hand resting lightly on the shoulder of a slim, shapely, shrouded figure at his side; "but surely no Rajput before was wedded with such honor. Also it is the wish of Rohini to declare all that her heart is full of, and truly her will is mine. Unveil, therefore, beloved, and speak thy mind. That is the great Police Sahib of our district, and this is my own Sahib of the regiment."

Such moonlight as filtered through the foliage discovered a little, oval, olive face proudly poised on a form of striking symmetry. The delicate chiselled features bore the unmistakable stamp of race, the abiding heritage of the pure Rajput and the outcome of their rigid rules of mating.

"My lords," she began dauntlessly in a voice that struggled for boldness and rippled with laughter and tears, "knowing of your great kindness and courtesy, I take no shame, but rather honor in thus revealing myself to your presence, and avowing our obligation. And to you, Sahib, I say," addressing Drummond, "that my man's life is yours, yours to spend or to spill, as is that of all the sons that shall be born to us. And so it shall be in our house until your honor be Commander-in-Chief. And ever shall I pray to Rati that when the auspicious hour comes some gracious and beautiful lady may make your life as full and fruitful as you have made mine."

The equivalent of "bless you my children!" was pronounced in all sincerity, and as the twin forms melted into the darkness, and the dip of oars died away in the distance, the young men threw themselves back in their chairs with a little sympathetic laughter that served to stifle a sigh.

"So the only thing for us to do," suggested Tremayne after a pause of silence only broken by the lapping of the river, "is to drink their healths in one more peg, and then to bed, if we're going to hunt up that pig at daybreak to-morrow:

"For marriage is always somewhat sad
To those outside the door:
Still, Love is only a dream, and Life
Itself is little more."

THE WATERFALL

Merry and bright,
Sparkling with light,
Diamonds, pure dewdrops of joy;
A gay, happy tinkle,
A fresh, little sprinkle,
The streamlet, the river's small toy.
Murmuring a song,
As running along,
It leaps into space, and then falls,
With loud, laughing cries,
O'er the boulders it flies,
That project from those smooth, stony walls.
Then with a splash,
A jump and a dash,
It lands at the foot, in a pool.
And thinking it best,
It stays there to rest,
And lies in the willow's shade, cool.

—*Margaret Osborne.*



What Makes the West Different?

By

Aubrey Fullerton

EDITOR'S NOTE:—*No one denies that the West is different from the rest of Canada, but the difficulty is to know wherein the difference lies. There is, of course, the difference in climate, in topography and so on. But there is also a difference between the Westerner and the Easterner. Place twin brothers in two places: one in Ontario, one in Saskatchewan. In three years they are different in a thousand ways, different in the way they look at life, the way they spend money, or live or work. Mr. Fullerton's article may not explain everything in this connection but it gives food for thought,—interesting thought—about one's country.*

IT is easier to feel distinctions than to define them. Everyone knows, by experience or by hearsay, that the West is different, but to lay one's hand on the secret of the difference is not so simple a matter as it would seem. Even where the West most resembles some other place, or its life is most like some other life, there are subtle differences, and its very resemblances heighten its contrasts. The West knows that it is different, and is glad of it. But precisely what are its differences?

A globe-trotter who was doing the West a few years ago spent fifteen minutes in Moose Jaw, between trains. It was a rainy day, the streets were muddy, and he walked the length of one block and back to the train. It happened that in that time he met but one person, a homely man with red hair. In the story of his tour, as it afterwards appeared in print, he said that "every time he was in Moose Jaw it rained, and every person he saw in the town was homely and red-haired." That man may have thought he had found the secret of at least one town's individuality, but he hadn't. Generalities, to be safe, must go deeper than the surface.

The western country itself is the first and most apparent distinction. It is an



RAW MATERIAL FOR THE MAKING OF CANADIANS.

This picture was taken in the street close to the C.P.R. depot at Winnipeg. It is not an uncommon scene in that city, in fact quite the reverse. These women and children have already, since the taking of the picture, passed into the "crucible" of the West to be melted down into—Canadians. Some day the great-great-grand son of the small Ruthenian boy in the picture, shall go to pick a wife and someone may happen to say, what race is he? And the answer shall be, not "Ruthenian" but Canadian—which means, a mixture of the best.

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unusual kind of country, rolled out flat in one part, piled up high and rough in another. This neighboring of contrasts is unique. It is a question of origins. Nature was very busy away back in the early Sometime when the West was being made, and the movements that went on, with no one to see, shaped the destiny of the country of to-day and to-morrow. There is a connection between the black prairie soil and history, and between the Rockies and the hoary Past.

There is a piece of every other province in the provinces and territories of the West. In places the West is like the East, reproducing here and there its general features and its natural lay-out. But, in addition, there is a distinctive West-ness that Manitoba and British Columbia, Alberta and Saskatchewan, all possess. They have touches of the East, but they have something else. To find the like of that "something else" one would need to visit the Argentine, Southern Siberia, Switzerland, and the Dakotas; and even there would be some characteristics unaccounted for.

Part and parcel of the country is its climate. It makes the West what it is as much as do the prairies and the hills. It colors the life of the people, it tints the landscape, it grows the crops. The West's climate is its very own, and unmatchable. These are its marks: long days and summer twilights, prairie sunsets, mountains that range from semi-tropic to polar, the



THE MODERN PLAINSMAN.

These are modern inhabitants of the Canadian West—two parents and a child. The parents are Galicians but the child is a Canadian.

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electrical air of the plains, the soft expansive flavor of the harvest-time, the ringing frostiness of the prairie winter, the pleasant greenness of the coast country. Summer or winter there is a mystery about it; and there is a power about it. Men like it or dislike it, as the case may be, but in either case it grips them.

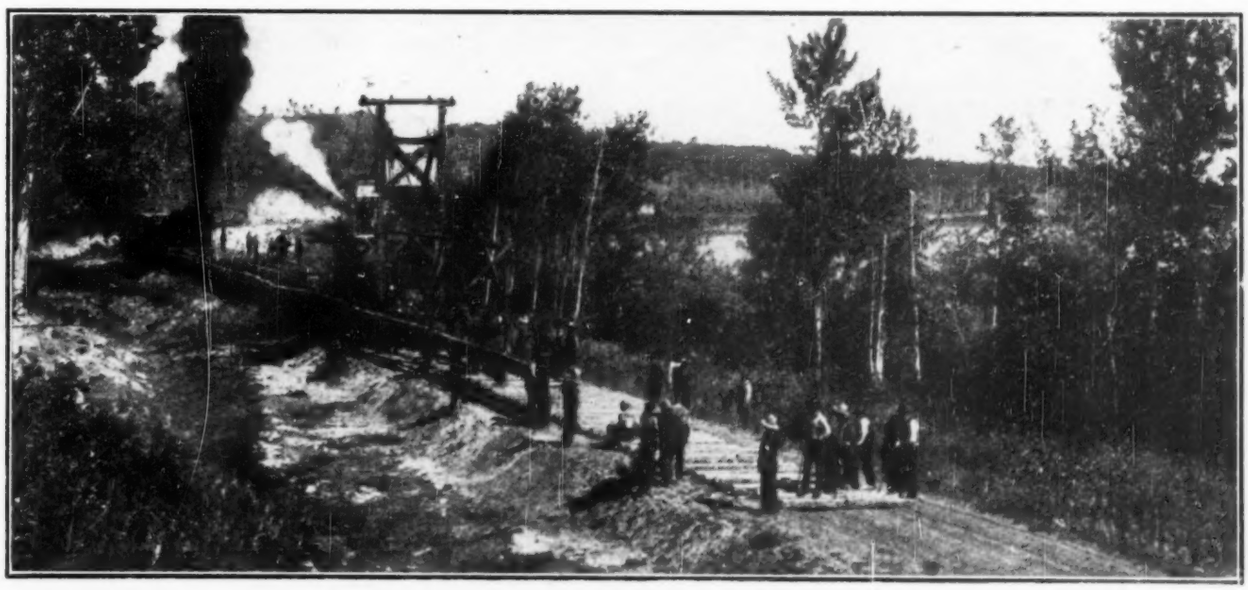
Now this climate of the West is not a fixed quantity. Covering, as it does, a quarter of the continent, it changes with the miles. It has its surprises, too. By rule of latitude, the far North should be dead and cold all the year through, but in fact there are gorgeous wild flowers on the summer shores of the Arctic, while winter in the Peace River country is frequently milder than it is five or six hundred miles south. To be sure, the Western climate goes sometimes to extremes. It is foolish to deny it. But there is a staple climate, which has its own ways and wiles, its wonders and witcheries, and all in all it makes the West different.

Of one of the Western cities it was said by a skilful paragrapher once upon a time that it was "bounded on the north by the aurora borealis, on the west by the everlasting hills, on the south by eternal sunshine, and on the east by the tramp of incoming multitudes." Boundaries of this kind are possible only of places that are geographically and climatically unique. But the last of these happy figures



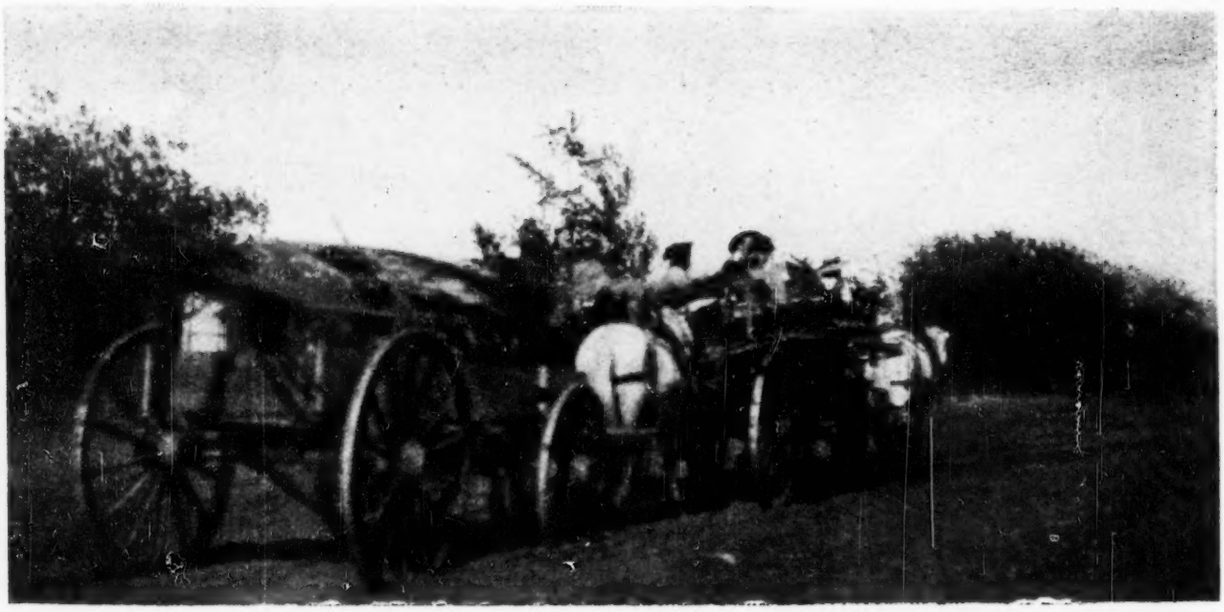
THE ANCIENT PLAINSMAN—

In most cases the Indian has diminished from a terrible figure that once dominated the plains, to a curiosity, a man who does odd jobs. Only in a few parts of the West are there still the old noblemen of the plains, trapping and hunting, leading a wild fearless life.



—AND WHAT DROVE HIM OUT.

The track-laying machine is at work in a score of places in the plains country. Everywhere it goes it leaves the twin track. Everywhere it goes—the Indian goes ahead. Always retreating from the oppression of civilization.



THE AMERICAN INVASION.

If you have travelled much in the West and have slept in small town hotels, you have heard the sound of the American Invasion —the sound of the farm wagons laden with household effects, with tired horses and sleepy drivers, arrive in the town to rest on their way to the new farms they have chosen instead of the old farms south of the boundary. Sometimes these wagons, conveying the effects of the ex-American settler, travel in long processions, sometimes singly.



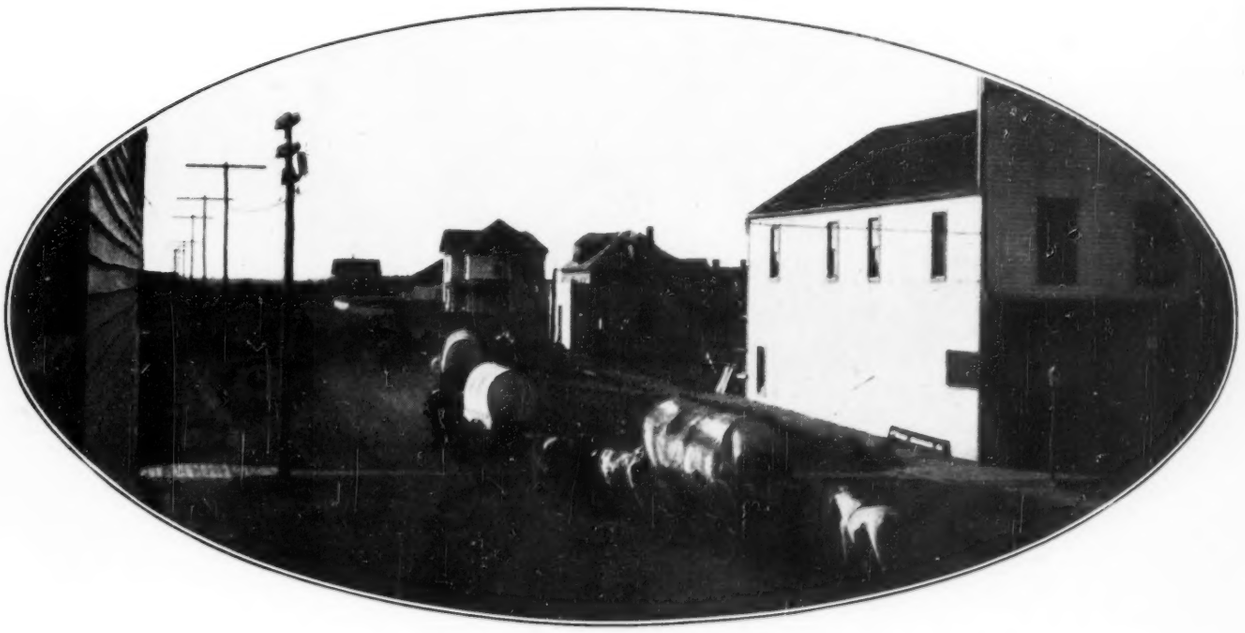
THE OLD RED RIVER CART.

This picture recalls the brave men who first had faith enough to settle in the Northwest. Men who went there some years ago "with thirteen cents" in their pockets are now wealthy men, leading citizens and fathers of contented families.



THERE ARE NO SIGN POSTS ON PRAIRIE ROADS.

The way to their new farms may be uncharted, and touched by no known trail. From town to town the wagons travel across the boundary, and up towards the north where nobody ever ventures but the Indian, the explorer and "Stripes," the mounted policeman. How they finally find their way—only the immigration authorities know. In some places the prairie is like the sea where one cannot mark one locality from another without "taking the stars" and the sun.



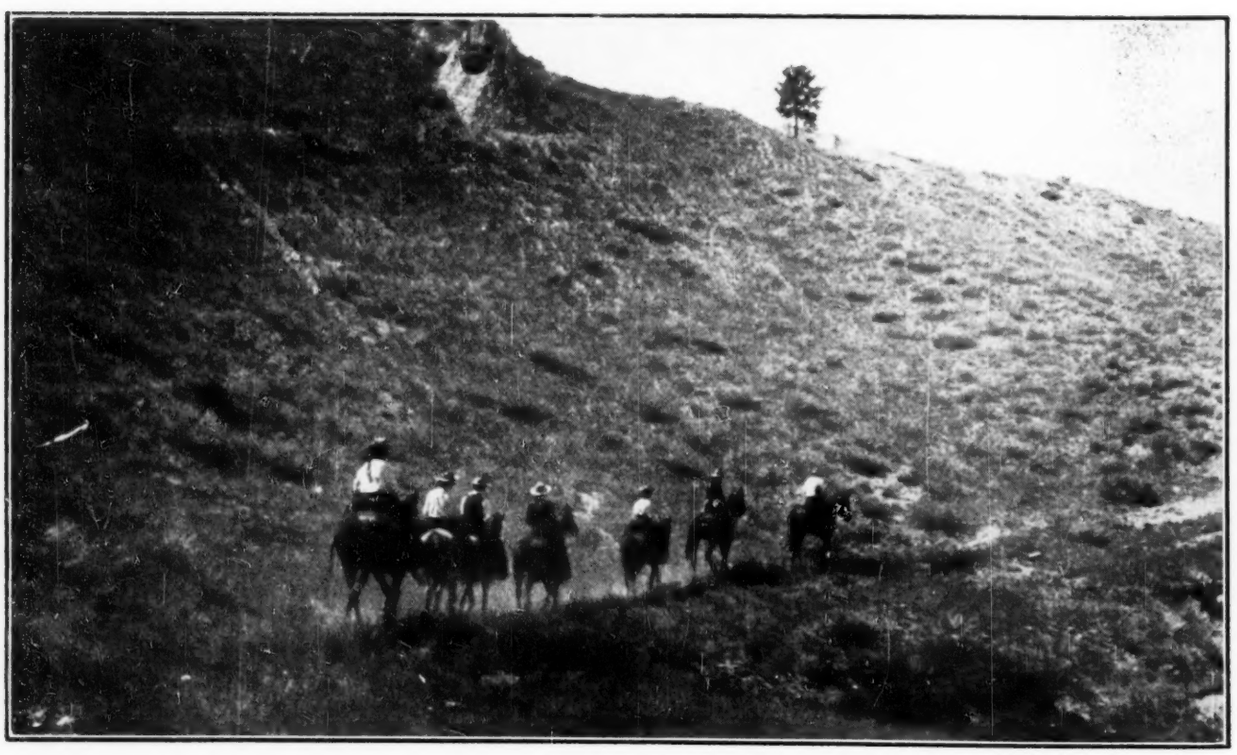
—AND THE MODERN PRAIRIE SCHOONER

These are part of the everyday life of some towns,—weird processions of wagons and cows and horses, with men, women, and children gathered inside the great wagons, probably sleeping.



THE TRANSPORTATION PROBLEM

and an original solution for it is sometimes found in the West.



THE ROMANTIC METHOD

in the eyes of the Easterners is to travel on horse-back.



CROSSING A WESTERN RIVER

with the equipment for a homestead lying on the other side.



"MOVING" ON THE PRAIRIE.

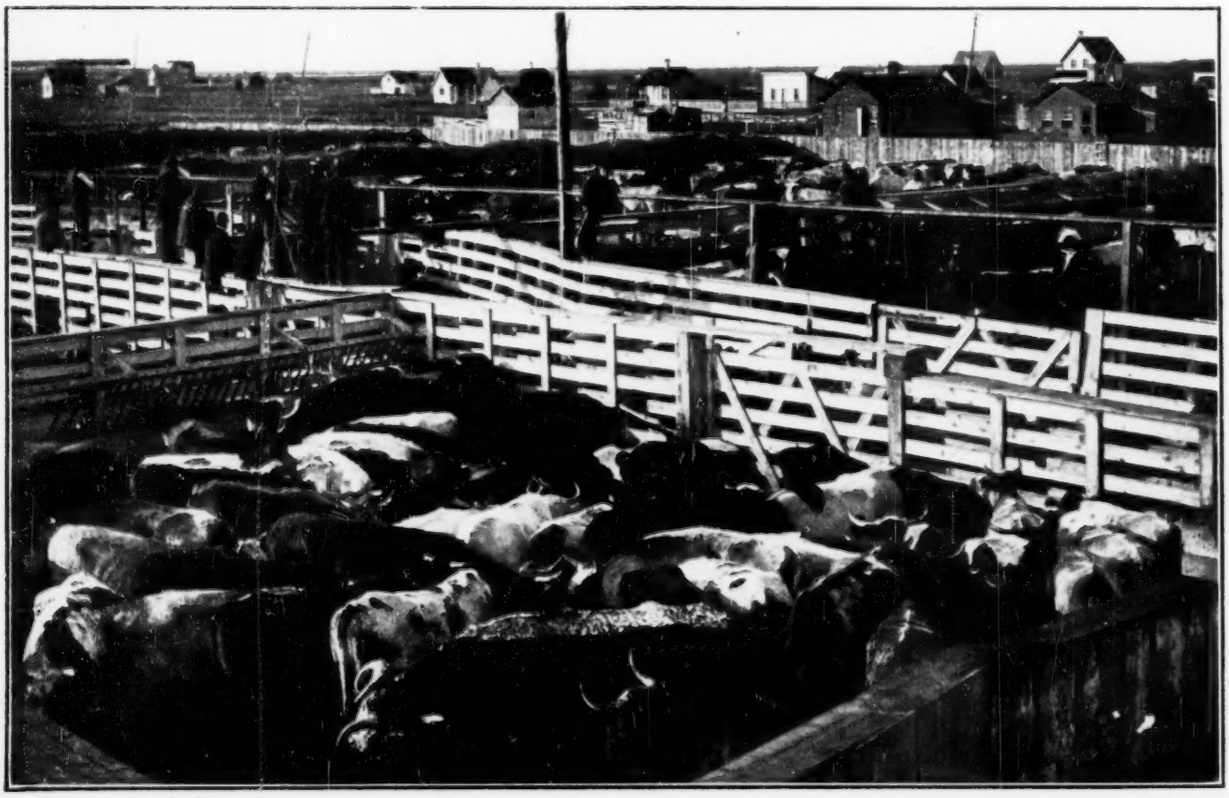
Observe the team of horses and the team of oxen—and the calves as outriders.





WESTERN OCCUPATIONS.

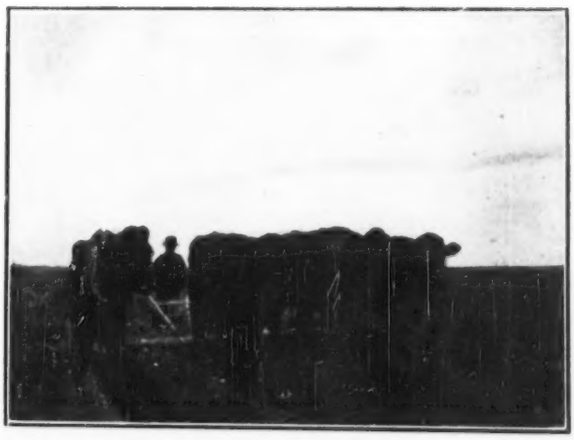
Branding "doggies" and "broncho-busting" are the least prosaic features of the range business in the West, although the herding and shipping of the grown cattle is no small matter.

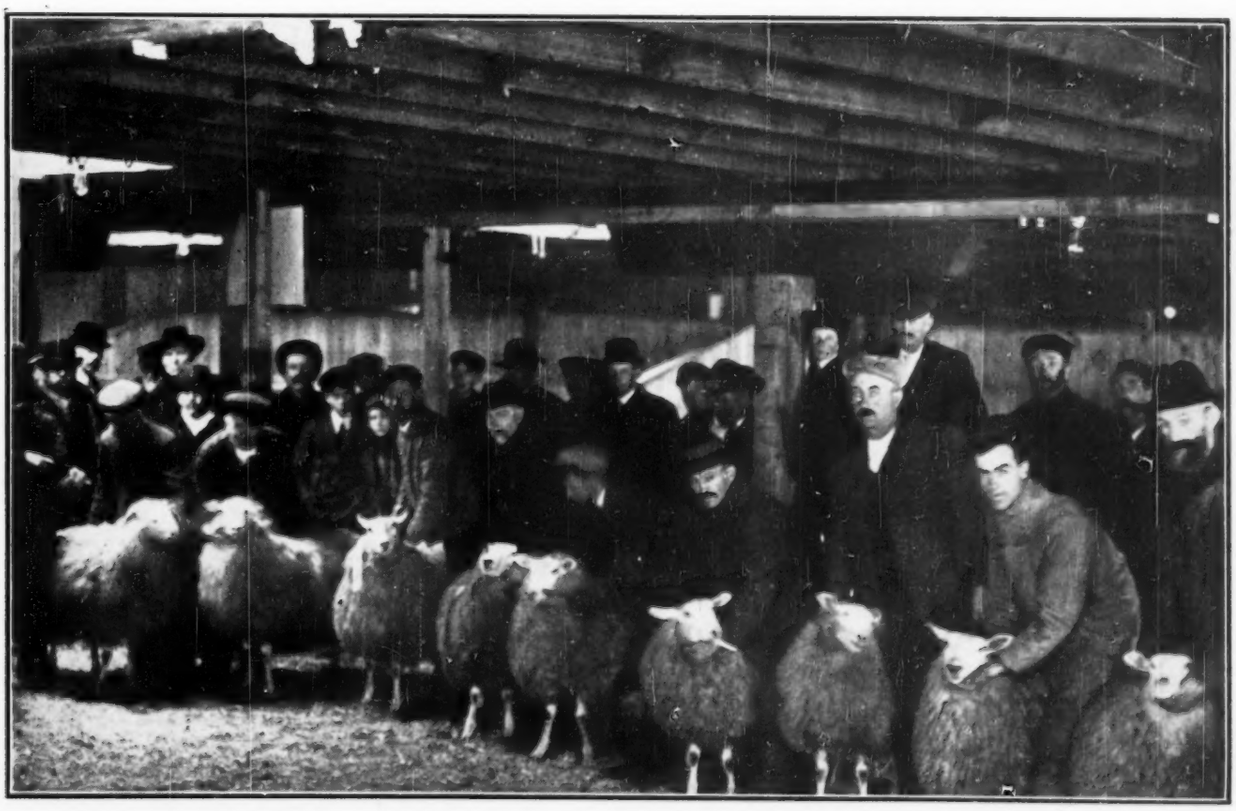


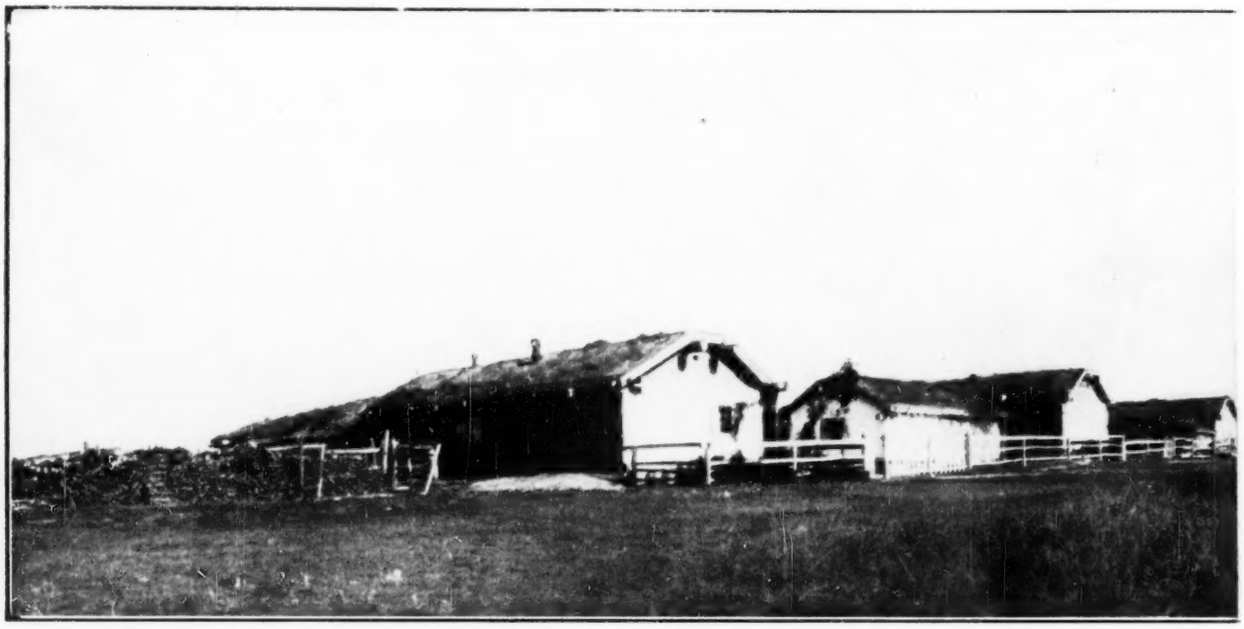


—AND EXCEPTIONAL CASES.

Women do not work in the fields generally, although the newly arrived immigrants' wives sometimes make an exception as in the above pictures. Neither is all plowing done with oxen.

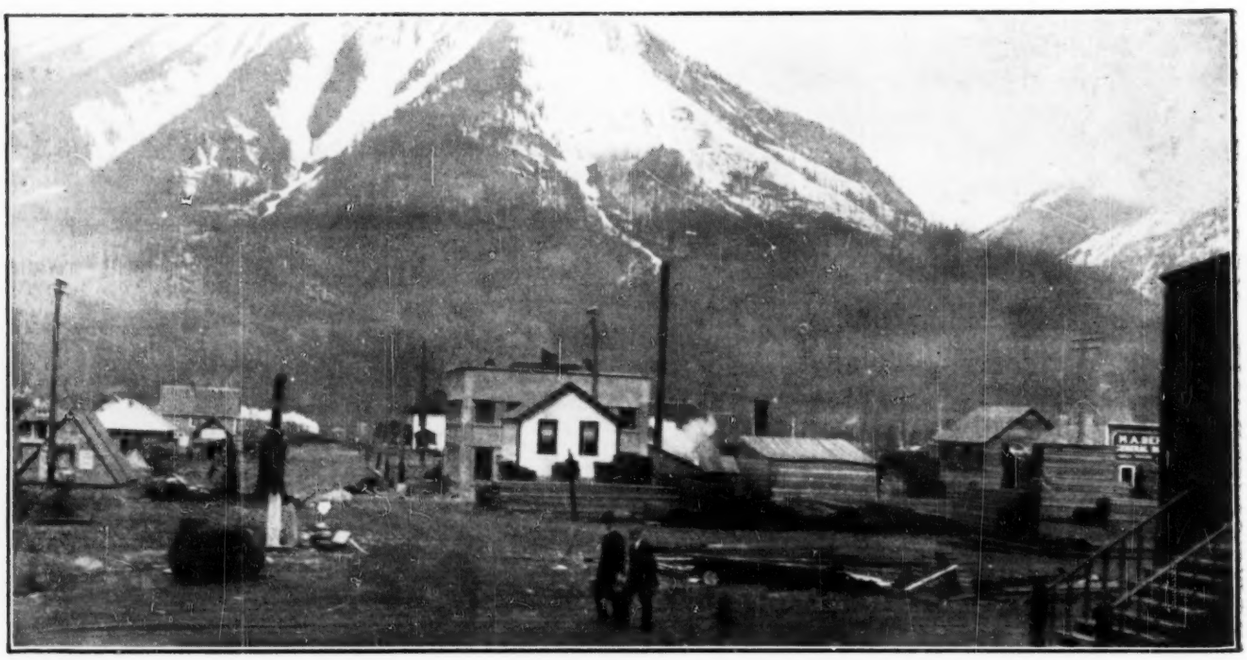






A TYPICAL DOUKHOBOR VILLAGE.

It is sometimes said that the West is not as interesting as the is monotonous, but if one looks for the beauty of the plains it is to ing the long, low sweep of prairie flung out against the horizon simple dwellings in a peaceful village lying out under the high



WHERE THE PRAIRIE ENDS AND MOUNTAINS BEGIN.

A typical Western mining town's main street.



AGAINST THE LONG, LOW HORIZON.

East, or the Pacific Coast country. Easterners say that the prairie be found. There is a wonderful charm even in this picture, show- before, behind and to the left and right; and in the low-roofed, Western sky.



A WESTERN HOMESTEAD.

The prospect is not, it is true, very cheerful, but it is only the beginning of greater things.

points to another, and this time a personal uniqueness.

The people of the West are the chiefest of its outward differences. They are more varied than the climates, more picturesque than the mountains. Nowhere else in all the world can be found such an assortment of human beings, such differentiations of the human element. It would seem that the country fastened upon even its first inhabitants some of its own characteristic divergences, for the Indians and Eskimos of the West and Western North are different from their kinsmen in the East. The pioneer white men who came next developed, in a peculiar and very marked degree, the brand of the West. And in these latter days, human nature in all its shades and lights has been poured into and spread over the four provinces until its very mixedness makes it different from any other aggregate of human nature in the world.

The "tramp of the incoming multitudes" is not poetry alone. There is fact for it. Nor is this movement of people merely a stage in the process of land settlement: it is a chapter in world history and a study in world psychology. Can you explain it—the drawing, the gripping, the tearing-up, the moving, the settling-down, the new living? To know the real inside workings of even the average immigrant mind, before and after, would be as entertaining as a day with Dickens and as instructive as a course in sociology.

It is saying a little too much to say, as has been said, that forty different languages may be heard in the course of a walk on the streets of Winnipeg. Such an achievement, at least, would require very good walking and very sharp hearing. But it would be quite within the fact to say that at one point and another throughout the city, in open and in secret, forty or more different tongues are spoken in the course of a day. The Englishness of Winnipeg is still predominant, but it has its Babel, as has every other city in the West. The whole West, indeed, is a Babel.

The lay of the land, the feel of the air, and the look of the people are outward differences. They are the distinctions seen or felt, but they are, after all, only the occasions of other and more vital differences below the surface. There is an intermediary difference, however, that is partly outward and partly inward, bridging between the two. It is the West's business.

Business in the West is growing visibly. The wonderful development of trade and commerce is apparent even to those to whom the human interest of the immigration movement does not appeal. It is a great game, and bold moves are being made by the men who are playing it. What makes it different from the business game in the East is its twin support; the two natural conditions of land and wheat. The hunger for land and the hunger for bread are admirable business feeders, and from these two universal appetities has grown an extensive commerce, which the West is peculiarly fitted to carry because it is laid off so generously and mixed so richly. Other enterprises, great and small, have clustered around these parent enterprises; they are of much the same ilk as elsewhere, but land and wheat are the West's distinctive stock-in-trade.

These combined agencies at work, then, produce the life of the West, which is the really significant differentiation. Their interchanges and co-relations are a veritable maze, difficult enough to follow in the process but more plainly discernible in the result. "The life of the West" means more than is covered by the external conditions of land, weather, people, and work. It is the native quality of the people acted upon and re-molded by the influences of land, weather, work, and neighbors, that gives us the spirit of the West, which means the spirit of the Western people. This is the real West, and if one can get at it he will find it to be the real difference of the West. It cannot be found by superficial looking. Fair judgment of Western life and spirit requires experience of it.

It is a large life. The bigness of the country, the wideness of the sky, the greatness of the work, impel the Westerner to larger thoughts and bolder habits. Men who came to the West ten or twenty years ago made much of its 'freedom' and the absence of petty restrictions; but as time goes on the general freedom is rightly being narrowed by the demands of society. Still, there is a freshness in the air and the life that convention has not yet spoiled, and it helps to emphasize the

largeness of things. He is a poor Westerner who does not realize in some measure the magnitude of the task involved in the opening up of the country and the assimilation of its many peoples; and the knowledge that this work is going on around him gives to his own work, consciously or not, a new importance and a larger interest. There is not so much of this sense of largeness in the Eastern provinces, whose history is more nearly made and whose skylines are closer set.

The West is democratic, as a natural result of its freedom. There is a disposition to give every man a chance, and frequently a second chance. If he makes good, his place is assured; if not, he goes out. Men have come to the West with bad pasts and, finding this willingness to give them a trial, have been put on their mettle and have made good. Social lines are not so closely or tightly drawn. A man's a man. And still there are conventions and artificialities; in time the West will very likely lose some of its democracy.

It is a busy life in the West. The amount of work to be done is tremendous, and much of it urgent. Seemingly things are never finished. Twenty hours of summer daylight do not find us any better caught up than in ten hours in the winter. "So much to do" is everyone's cheerful complaint. Leisure is a dream which many have forgotten and which some could not now enjoy were it to be had. There is no explanation for it but that there is more to be done than in the East, for everywhere, and in all walks of life, one hears the same; not enough time, no time at all. The West is very busy, and genuinely so. It takes too much time to make-believe.

Let it not be thought that this is an unpleasant condition. We of the West rather like it. To be sure, it would be delightful if a greater amount of leisure were possible, but the period of leisure is coming some day, just as the period of culture is already at hand. Meanwhile there is a great satisfaction in doing things, and they who grumble a little at bed-time waken the next morning as willing as ever to go at it again. The West begins the day's work a little later, perhaps, than the East, but it works longer and more strenuously.

Life of this kind begets nerves, of course. The West is nervous. The busyness of the people is one contributing factor to this, and another is an outward condition; the dryness and keenness of the air. The men and women who are doing things in the West are living at high pressure, and it is not to be wondered at that break-downs come now and then. Yet the breaks are surprisingly few, after all. The zest of the life itself and the tonic of the wide spaces and the open skies keep the workers nerved and braced. A good many of them have found the secret of the second wind. The work of the West is done with a great outlay of nervous energy, and the life is electric, but a type of men is being developed that will be capable of unusual effort. It is too early yet to say just what the permanent Western type will be, but as now making it will at least be energetic, high-strung, and big-hearted. Here is where nature and man work together: the same natural conditions that make human energy necessary make it possible.

The West is markedly different by reason of its prevailing optimism. Its people are incurably hopeful and consistently confident. Nothing will make them doubt the future of their country or of its possibilities. This unfailing assurance was very well characterized by a visitor from the East who said that "the West was not so much a place as a state of mind, of enthusiasm, of hope, of optimistic spirit that could not be quenched." And, indeed, it is no place for the man who cannot command a supply of enthusiasm. Some such have come, but they have gone again, for the West is not congenial, in spirit or atmosphere, to the misanthropes. Its hopefulness may seem at times to be unreasoning and unfounded. Be it said, however, that thus far there seems to be justification for any degree of intelligent optimism. Men who refuse to be stampeded by occasional alarms come out safely in the end. Even during the temporary depressions, when money has been among the unattainables, there has been very little sacrificing of property interests. Landholders have shown their faith in the country in season and out of season, and their persistence has been contagious.

Mistakes have been made, and failures have followed, but it is fairly safe to say

that they have not been the fault of the West. Everybody knows that he is in a growing country, where things are sure to get better and bigger as time goes on; and this fact alone serves to keep up the spirits to the optimistic point. It makes men venturesome and aggressive. The Easterner wants to see before he leaps; but the Westerner leaps whether he sees or not, believing that he will strike safely somewhere. And usually he does. The conservative Easterner is more frequently trapped and gold-bricked than is the venturesome Westerner. Optimism that dares is reasonably safe, and that of the West is the bold, daring optimism of vigorous youth.

Youth has its disadvantages, however, and to it are chiefly due the weak points in the life of the West; for it will not do to paint that life in uniformly rosy colors. The West lacks certain desirable qualities because of its newness. The very fact that it is new means that it lacks that charm of the past in which old Quebec, for instance, is so rich. Storied associations do not linger about our Western cities as they do about the cities of the East, and our country villages have none of that delightful tradition out of which novels and poems are made. It would be refreshing at times to see something mossy, but instead one sees things new and crude. Newness has an interest, an expectancy, a hopefulness, but it not often has beauty, and, treasonable though it may be, one tires now and then of the glaring new and longs for the refreshing old.

The West has always believed in education. It believes in culture, too, but is only beginning to find time for it. There is an over-emphasis upon material interests. Getting and gaining are much with us, and many do not hesitate to proclaim their get-rich-quick philosophy. Yet this is probably nothing more or less than a weakness of youth. And even so, the idealist is side by side with the trafficker, and his influence is being felt, if his voice is sometimes not being heard. Vice is more open, but no deeper, than in the East. Law is respected.

At times the West is somewhat boastful. Its pride cannot always be repressed. But is not boastfulness a failing of youth? And is it not a good-natured failing, at that? Our boasting is of large and generous kind, characteristic, and spicy. The railway conductor who kept a brakeman on the rear platform to name the new towns that sprang up as the train went past had the enthusiasm of a good Western boaster and the spirit of a good Western citizen.

The very fact of its plastic condition explains the West's greatest opportunities—the opportunity for personality. The man who has personality can make himself felt in a new and growing community far more greatly and effectively than in a community whose life is already set and whose society has permanently formed. Never in Canada's history were there such opportunities, not merely for the man of business as such, but for the man of character who has it in him to make an impress upon the new national life now in evolution.

The conclusion of the whole matter is that the West is different both outwardly and inwardly, and despite the points of resemblance. Such differences as are due to the country's youth will be lessened as time goes on, and the years will bring with them a levelling between West and East. Costs of living, social conditions, and conventions, political sentiments, and business methods are all approximating. Moreover, there are exceptions to the differences. Not all Westerners are living a large life: some are as small and mean as the proverbial village gossip in the East. Not all Westerners are busy: some are loafers. Not all Westerners are hopeful; some are discouraged and disappointed. The West is not all new: parts of it have a history; it is not all rich: there are extremes of luxury and penury; it is not all of any one kind or another, for nature and human nature always vary.

But with all due allowances and exceptions, there is a something left over which constitutes the difference of the West. Its life, its spirit, is different. It gives and takes, makes and is itself made, until a Western type, distinct and unique, is produced from its refining-pot. The influences toward this result are many, intricate, and elusive, and it does not yet clearly appear what the final issue will be; but the process is fascinating. And when all is said and done, the West will still be different.

THE BEST FROM THE CURRENT MAGAZINES

Kitchener in Egypt

WE reprint herewith an article dealing with Egypt, written by "W." in the *Contemporary Review*. If the writing is not brilliant, the facts are valuable. Canadians who pretend to talk of their share in the British Empire, cannot go far astray in reading so interesting an article on England's (and the Imperialists would say "Our") task in Egypt. Lord Kitchener is the new pro-consul. His appointment is the *raison d'etre* for the article.

The death of Sir Eldon Gorst at the early age of fifty has led to the appointment of Britain's third Pro-Consul in Egypt, and a new epoch is about to begin on the banks of the Nile. There is every prospect that the Anglo-Egyptian administration, like a machine that is somewhat out of order, will be rapidly overhauled, cleaned, and set to work once more at an accelerated pace. There is not very much the matter with the machine, and there is every likelihood that the new Agent will quickly be able to set it running as it never run before.

The good sense of the Home Government in appointing Lord Kitchener to the vacant office is highly to be commended. His prestige in Egypt is enormous. In the opinion of the natives he is an embodiment of stern justice and kindly sympathy. He represents the military power of England; and he is hailed by the natives as the creator of the Egyptian army, the conqueror of the Dervishes and of the Boers, and as the Commander-in-Chief of all the British forces. Many of the Arabic papers are rejoiced at the appointment. Al-Ahram, for example, writes: "If we are to be ruled, let us be ruled by a manly man. Lord Kitchener's appointment should be welcomed, since he is so well known to us. His justice in the army is proverbial, and Egypt is hungry for justice."

Lord Kitchener's reputation will alone overcome the majority of the difficulties which beset the diplomatic path in Egypt. He will not be subjected to the insults of the native press so freely as was Sir Eldon Gorst; for, whereas a diplomat with what sometimes appeared to be democratic tendencies cannot be expected to retaliate, a mighty soldier whose word seems to be law to Britain's world-encircling armies, is not a person to be trifled with. His appearance at any Government office will set the knees of every dishonest clerk knocking together, whereas that of Sir Eldon Gorst merely aroused a soapy interest. And the General Assembly or Councils of Ministers will, at the outset, pay the respect to Lord Kitchener which they were only beginning to show to Sir Eldon after four hard years. The task of governing Egypt, which, thanks to the events of these last years, would now be a simple one to any strong man with a reputation, will be for Lord Kitchener a sympathetic and interesting labor, giving him time to study the great problems of the Mediterranean and to raise British military prestige from the Bosphorus to Fez. It

has been rumored for a long time that Lord Kitchener was anxious to be Britain's representative either in Cairo or at Constantinople, as he is of opinion that the Mediterranean will be the centre of the next great outbreak of hostilities; but there is no reason to suppose that he will make Egypt but a pawn in a greater game, or that he will not give his best attention to the interesting problem of governing the Nile Valley to the satisfaction both of Imperialists and of Radicals.

We have lately heard a good deal about the "muddle" in Egypt; we have listened to the numerous complaints of dissatisfied officials; and we have been told that the country is gone to the deuce. Now, actually, there is no real muddle. There are numerous things which are wrong and out of order, sufficient, in fact, to have given Mr. Roosevelt some justification for his remarks at the Guildhall; there are a great many Departmental hitches and obstructions; and there are several large matters which are encumbering and frustrating the Government as a whole, as, for example, the question of the Capitulations. But the situation is not confused; the forward movement of the country is merely hampered by the ill-working of the machine, and matters can be set to rights with comparative ease. The new Agent may approach his work, therefore, with little of that nerve-straining anxiety, and even perplexity, which must have been felt by Sir Eldon Gorst when he entered into office in 1907.

At that time the situation was extremely grave. The retirement of Lord Cromer was mainly induced by the fact that he did not consider his health good enough to stand the strain of so serious a crisis as that which had to be faced. He must have felt that there was some likelihood of his grip being somewhat relaxed as his physical strength gave way. He was pressed on all sides by a hundred anxieties, and he realized that his enemies were taking courage from the belief that he was past his prime. It was the crowning merit of his great career in Egypt that he was willing to hand the command over to a younger man at the moment when he felt himself not in proper fighting condition to meet the emergencies of the time.

The tragedy of Denishwai in 1906 was still in the forefront of men's minds. British officers in uniform had been attacked, and one of them had succumbed, within a few miles of their camp; and, apart from all other considerations, this outrage was to be interpreted as meaning that the very symbols and insignia of British authority were despised and disregarded. The misunderstanding with Turkey in connection with the Sinaitic frontier had caused a more than usually excited outburst of anti-British feeling; and, had there been war, it is possible that the Egyptian army would have mutinied. Rumors of forthcoming massacres of Christians were frequent; and, more than once, the date was fixed for a general slaughter. Both in 1906 and 1907 a rising, directed against the English, was confidently expected; and there was one well-remembered night in Cairo when a total absence of British officers from the clubs and places of amusement revealed the fact that they were all under arms at their posts. Massacre was openly preached in the villages throughout the country; and many Europeans were subjected to insult.

The Nationalists, that is to say those Egyptians who wished to terminate the British Occupation and to introduce self-government, were at this time an extremely powerful party; and the Khedive, perhaps chagrined at the attitude of the Agency towards him, was not inclined to be ill-disposed to the movement. The Russo-Japanese war had supplied a powerful stimulus to Oriental aspirations, and the Egyptians were of opinion that they, too, could rise with easy rapidity to the level of a first-class Power. The financial crisis, in which a large number of Europeans and Egyptians had lost enormous sums of money, had paralyzed the Bourse. The nerves of the whole country were on edge.

Sir Vincent Corbet, the Financial Adviser to the Egyptian Government, had sent in his resignation, and there was much confusion in that Ministry. Sir William Garstin, the indefatigable Adviser to the Ministry of Public Works, was about to resign. Major Machell, the Adviser to the Ministry of the Interior, had also to be replaced; and Sir Horace Pinching had acquainted the Government of his intended departure. Sir Elwin Palmer, one of the leading financial authorities in Egypt, had died in the previous

year; and the health of Mustafa Pasha Fehmy, the trustworthy old Egyptian Prime Minister, did not permit him to retain office. The appointment of so many new officials to the important vacancies added very considerably to the difficulties of a situation already almost desperate; and, as though purposely to increase the troubles of the new Agent, a number of ill-advised members of Parliament preached open rebellion to the Egyptian hotheads.

No sooner was Lord Cromer's back turned than the vernacular Press attacked the Occupation with vicious energy. His strong hand being removed, the reaction set in; and the native journalists revelled in a demoniacal fantasy of abuse. Lord Cromer was accused of all the crimes in the calendar; and it was publicly recorded that he had left the country bearing with him many millions of pounds stolen from the Egyptian treasury. The Nationalists freely stated, and seemed actually to believe, that his resignation had been brought about by their triumphant policy, and that the Home Government had required his removal, owing to his stern treatment of the Denishwai ruffians. British prestige suffered a very palpable fall, and it was thought that the days of self-government were imminent.

On these tempestuous scenes Sir Eldon Gorst arrived, without pomp or ceremony. He was a small, ill-dressed, spectacled man of some forty-six years, with a determined, but not distinguished, bearing. It was already known, and soon observed again, that he disliked notoriety. He walked on foot through the streets of Cairo, jostled by the natives; or, bare-headed and sometimes collarless, he rode his pony amidst the noisy traffic. At times he drove his own small motor-car; and, in the absence of a chauffeur, shouted to the pedestrians in the vernacular to warn them from his path. He expressed the greatest irritability when, on his official tours, the native notables presented him with the customary bouquets of flowers; and the usual mounted policemen who were despatched by the local governors to ride behind him were sent about their business with a sharpness that was absolutely inexplicable to them. Before he left Egypt for the last time, he had schooled himself to bear with these distressing attributes of Oriental power in a much more liberal manner; but on his arrival in 1907 he either bewildered or offended both natives and Europeans by his apparent imitation of the manners and customs of that most democratic and most despised frequenter of the Nile — the Cook's tourist.

This is the more remarkable because in his public utterances he had declared himself desirous of seeing more intimacy between the native point of view and that of the resident Englishman. It was his wish, to some extent, to do in Egypt as the Egyptians do, to sympathize with their prejudices, and to give no unnecessary offence to their susceptibilities. Yet, ignoring the very essential need of discreet ostentation in the East, he held doggedly to an almost pretentious modesty and self-effacement which was as little understood in Cairo as it would have been little noticed or questioned in London. He knew Egypt very well, having spent many years in the service of the Egyptian Government; and his manners in this respect are to be attributed rather to a want of consideration for public opinion with reference to himself than to ignorance of native custom.

Sir Eldon Gorst came to Egypt in 1886, at the age of twenty-five, as Secretary at the British Agency. In 1890 he was made Controller of Direct Revenue; in 1892 he was appointed Under Secretary of State for Finance; and in 1894 he became Adviser to the Ministry of the Interior at the early age of thirty-three. In 1898 he was made Financial Adviser, this being the most important position in the Egyptian Government open to Englishmen. In all these offices Sir Eldon had shown remarkable abilities, and he was considered by Lord Cromer to be "endowed with a singular degree of tact and intelligence." It was therefore no surprise when, after his sudden and mysterious departure from Egypt in 1903, and the subsequent announcement of the "entente cordiale" with France, it leaked out that Sir Eldon had been entrusted with a large part of the diplomatic negotiations between France and England in regard to Egypt, and that the amazing success of the arbitration had been largely due to his dexterous handling of the matters in dispute. In 1904 Sir Eldon received an appointment at the Foreign Office, but resigned this to become

Lord Cromer's successor at Cairo on May 7th, 1907.

Such was the rapid and eminent career of the man who now sat in the great house at Kasr el Doubara, staring enigmatically through his large spectacles, while the political storms gathered and broke around him. All eyes were turned upon him for some sign of his policy, and it was not long before indications were given of the direction in which he intended to move. For some time the relations between the Khedive and the British Agent had been strained, and Sir Eldon Gorst made it his first concern to institute more friendly feelings. This he did with such marked success that his Highness was soon completely won over by the careful deference paid to his rank, and by the cordial attitude adopted toward his person. "Whatever good work may have been done in the past year," Sir Eldon was able to say in his first annual report, "is due to the hearty co-operation of the Khedive and his Ministers, working harmoniously and loyally with the British officials in the service of the Egyptian Government."

It is difficult to decide whether Sir Eldon fully realized at the time what the result of this *entente* would be; but, since the effect was so immediate, it would seem that he was not acting solely from a sense of duty to his Highness, though, no doubt, his actions to some extent were the outcome of a genuine sympathy for the awkwardly situated Prince. No sooner had the Khedive laid aside his differences with the Agency than the Nationalists turned upon him, accusing him of disloyalty to his country, and threatened to dethrone him. It must have been with profound satisfaction that Sir Eldon watched this break between the Khedive and the Nationalists. The latter party had suffered a severe blow by the death of their leader, Mustafa Kamel Pasha, and now many internal quarrels occurred which hastened their fall. With the Khedive and all Egyptians who were loyal either to him or to the Occupation against them, their power could not be retained, and very soon their political redoubtability was reduced to an irritating, but not very dangerous, agitation.

In his first year of office Sir Eldon Gorst took another important step towards the overthrow of militant Nationalism. The vast majority of Egyptians are Mohammedams; and as the Occupation, against which the so-called "patriotic" movement is directed, is Christian, it became a political necessity for the Nationalists to use this religious difference as one of the main planks of their platform. While the leaders wished to convey to Europe the impression that they were too highly educated to be fanatical, they were constantly using the inherent Mohammedan enthusiasm as a means of arousing the nation. Now, a large number of educated Egyptians are Copts, *i.e.,* Christians; and the Nationalist party had, therefore, to decide whether, on the one hand, they would eliminate the religious aspect of their movement and incorporate the Coptic "patriots" with themselves, or whether, on the other hand, they should retain the important asset of religious fervor, and should dispense with the service of this not inconsiderable minority of native Christians. They were still undecided, and there was a chance that the two religious factions would unite, when the new British Agent suddenly appointed Boutros Pasha Ghali, a venerable Copt, to the office of Prime Minister, made vacant by the retirement of Mustafa Pasha Fehmy.

Again, it is not easy to say whether the probable results of this action had been carefully considered, or whether Boutros Pasha was appointed simply because he happened to be one of the most capable men available. The effect was immediate. The Mohammedan Nationalists, insulted at the exaltation of the Copts, turned against their Christian colleagues, and a breach was effected which it will take years to close. Soon the two factions were at one another's throats, and at last Boutros Pasha paid for his elevation with his life, being assassinated by a Mohammedan Nationalis named Wardani in February, 1910. Sir Eldon Gorst, who had been watching the fight with a somewhat sardonic smile, is said to have been profoundly moved by the tragedy; and he certainly saw to it that the murderer suffered the death penalty, in spite of the most carefully organized propaganda in his favor. Sir Eldon was at his best when, as on this occasion, he fought the enemies of law and order by means of the ordinary

legal procedure of the country, imposing his will on magistrates and judges who, by reason of the methods employed, were empowered to resist him with impunity. The Nationalist leaders had sworn that Wardani should not hang, and when the black flag went up over the prison, it marked the turning point in their attitude to the Agency; for an Egyptian always knows when he is beaten.

The Copts, abandoning the Nationalist movement, now turned to the Occupation for support; and, deeming that this moment of British indignation against the assassin and his party was favorable for the redressing of certain wrongs under which they believed themselves to be laboring, they looked to Sir Eldon Gorst for encouragement. They received none. Sir Eldon, quite correctly, considered that their complaints were groundless, and he took the opportunity to tell them so with some sharpness, thereby estranging them from the Occupation as effectively as they were already estranged from the Nationalists.

Thus Egypt, which had presented a fairly united front in 1907, is now divided into four distinct factions: the Occupation and its supporters; the Khedive and his loyal adherents, whose fraternizing with the British is rather superficial; the Copts; and the Nationalists, who themselves are much divided. For the first time for many years the task of governing the country is made simple, and internal dissensions have caused a set-back to Egyptian aspirations from which it will take many years for the nation to recover. In 1907 Sir Eldon Gorst found the British Agency besieged by an earnest crowd, all shouting for autonomy; in 1911 he left the Agency disencumbered, and calmly watching that crowd fighting with itself. But whether we have to see in these events the intervention of an unscrupulous Fortune, or whether we must ascribe each movement to the Machiavellian cunning of the British Agent, is a question which will now never be answered. Even the diplomatic Secretaries in Cairo are totally undecided upon this matter, for Sir Eldon kept his policy to himself. One prefers to think that he was not entirely responsible for these dissensions and squabbles, for it is a form of cock-fighting which does not commend itself to British sentiments. Sir Eldon Gorst was not, like Lord Cromer, a born ruler in every sense of the word; but he was amazingly clever. He was extremely anxious to benefit Egypt, and in certain minor matters he was almost ruthless in clearing obstructions from the path of what he considered his duty.

A marked difference between the rule of Sir Eldon Gorst and Lord Kitchener will probably be apparent from the outset. Lord Kitchener, by the power of his great name, and by the awe in which it is held in Egypt, will be able to keep the country quiet without exertion; whereas—and this ought to be thoroughly understood—Sir Eldon, having at first no particular reputation amongst the natives, had no great chance in four brief years to make himself felt; and, as has been said, it was only in 1910 and 1911 that the strength of his arm was beginning to be acknowledged. Had he been spared for a few years longer, the clearer political atmosphere, brought about to a large extent by his acuteness, would at last have given him the opportunity, of which Lord Kitchener now reaps the benefit, of overhauling the machine of Government, and setting it working smoothly once more. The hand of Death has removed him at the moment when he was beginning to launch out, secure in his knowledge of the difficulties and pitfalls, and confident of the ultimate success of that line of policy from which, in spite of all that is said to the contrary, he had not once deviated.

The two great questions which Lord Kitchener's *regime* will have to answer are, firstly: Is it possible to make the machine of Government work properly, as it must certainly be made to work at all costs, while native Ministers and officials take a large part in the administration?; and, secondly: Can we prevent "unrest" in Egypt at the same time that we give Egyptians sufficient scope to develop their administrative abilities? It is probable that the answer will still prove to be in the affirmative, as in the palmy days of Lord Cromer's rule.

Edison's Opinion of Industrial Germany

EDISON, the inventor, gives in the *New York World* a very interesting criticism of industrial Germany. It is worth while reading coming from so great an authority. At the same time his views have not caused MacLean's Magazine to change its opinion formed some years ago that Germany was the most advanced nation in the world to-day. There are some things in Germany with which we do not agree, but there are so many good things in German life and conditions that it would be profitable for the British nation to copy.

Europe sends me home even more in love with our own land.

Industrial Hamburg greatly interested me, but there as elsewhere in Germany, the new buildings are distressingly ugly.

There is something wrong with the German aesthetic lobe. They feed their brains too much on beer, and the result is beer architecture. The only dignified buildings I have seen are copies of the Greek and Roman. In architecture, as in all else, the Germans lack proper initiative. They are good adapters, that's all.

I was surprised in going through miles of factories in Berlin to see so little new; American machinery was everywhere. Another thing that handicaps German progress is their over-economy. They grudge spending money, and if a new machine comes out the German will not buy it until he has used up the old one.

Where American intelligence comes in is in the willingness to spend money when necessary. There is no short-sighted penny-saving among our business men.

One hears great talk about the high standard of business in Germany. Yet at luncheon the other day with German financiers they admitted there is no comparison between the English business standards and their own.

'The Englishman's is the highest standard of integrity in the world,' I was told. 'Our German aristocrats are entering largely into business now to get rich quick and they don't care how it's done. Their methods have affected business ideals generally.'

It is my own opinion that the English are the highest type physically and mentally over here. I do not believe in the talked-of industrial world-dominance of Germany.

Just wait until our American markets get filled up and we are forced to flood Europe with our drummers. They will show the Germans what push is.

Germany has interested me because of the changes since I was there before, but we have nothing to learn from her and she has much to learn from us.

Our ways will never be Europe's ways. The civilizations are too radically different; one has to understand that in passing judgment. The trouble is that stay-at-home critics are without proper knowledge.

Every American business man ought to take a summer off and go over there. It would do him good; it has done me lots of good. But the only way to see Europe is to motor about and off the beaten tracks. A day so passed gives you more of an insight into the real life of Europe than a week on a train.

How an Old Man Saved the Business

IT is so often said that to-day is the day of the young man, and that old men are not wanted in the business world, that to read the following article in *The Organizer* is refreshing. The story too often is: "How a *Young* Man Saved the Business." We are glad to read the reverse.

I had retired from business, begins the article, and was devoting my time to my favorite hobby of gardening, when one day I received a hasty summons from a friend of mine who wished to consult me on a matter of vital importance. I had known him for many a year, and was well acquainted with his business affairs.

He had been chairman of the undertaking in question for some years, and had been instrumental in raising the company from obscurity to unthought-of prosperity. Then followed a time of trouble, until one day the executive awoke to the fact that the colossus they were governing had become unwieldy, that the reins of management were slipping out of their hands, and that disaster must follow unless drastic measures were speedily adopted.

My friend was quick to let me know the state of things. "Look here," he said, "there is something fundamentally wrong with us, and I cannot fathom it for the life of me. We are a hard-working lot of men, all of us successful in other spheres of business. This is not a board of puppets, but an honest lot of business men, who give their time and energy stintless, and yet we are making no headway. You and I have been friends for many years, and I want your help to put the business right."

I listened to him patiently for some time, and soon realized that the threatening clouds on the horizon of his company concerned my friend's own welfare deeply, and that he keenly felt his hitherto unchallenged reputation in the city at stake. To me, the outsider, it soon lay clear where the fault had been, and yet these men, whose life-business it was to guide the trust imposed upon them, were facing a stone wall they could neither climb nor break.

I was soon induced to abandon my flowers for another year of city strife. But on one point I was firm. Absolute dictatorship for internal organization did I demand for one year, and never placed man a more implicit confidence in me than did my friend on that eventful day.

Next morning found me in a chair, established at the company's office, for all the world as comfortably as if I had been there many years of my life. That month I did nothing but read and study the letters, agreements and other papers. I walked through the offices, chatting here and there; and, as I was nobody's master, I made many friends.

Not long after I visited some of the branch establishments. Not all of them, for there was no need to do so. I soon found my predilected opinion confirmed. A short time spent in the factories completed the course of the investigation, and then it was that I sat down to real, honest business.

"The truth is, you have been trying to do too much," I ventured to tell the directors at a meeting of the board. "You have taken on your own shoulders the thousand responsibilities that would have better been borne by the rising young men in your employ. You have tried to direct the doings of hundreds of men from this table, yet most of them were capable of going their own way had they been given the chance. You have put blinkers over their eyes and directed them as one leads a horse, making of them unwilling workers. And yet you ought to have put them on the track, as one does a well-bred dog, eager to perform its alloted task and free to choose its own way, as long as the proper end is served.

"What I propose is to make small units of your force, to sub-divide the huge concern, to make responsible heads of those employes who have brains and honesty enough to be trusted. Let me use the following metaphor. You have a large field to till, many acres larger than one board of men can ever hope to overlook properly. You have tried to control the tilling and sowing and reaping from your point of vantage, but you forgot that climate and weather are very different on hilly ground from what they are down in the valley. What you ought to do is this: Give every man a piece of ground. Make it his own, and let him dig and sow and reap to his heart's content; and when he has reaped, make him give his tithe, and if there be no harvest, tide him over the winter into the next year. It is your land he digs, but let him think it is his own.

"Divide the factories from the selling organization—the one has nothing to do with the other. Divide your home trade from your export business; and sub-divide the latter again in continental and overseas trade. A proper man, in the best sense of the word, is wanted for every one of these departments. The next step will be a further sub-division: Scotch trade from English, French from Belgian, South American from East Indian, and so on—they all require specialists, who know infinitely more about their market

than one central management can learn in a century.

"These sub-managers should be carefully chosen from the rank-and-file of your workers, and not from outside. Most of your departments will show profits; pay the man in charge well, give him a fair share of your profit, and promise him a better one if he beats his previous record. Do not, however, forget to keep such promise; breach of faith is the worst crime you can commit.

"If you should find any one department battling with unsurmountable difficulties, or, what comes to the same, with obstacles not worth conquering, then withdraw and leave the field to someone else better suited to battle with them."

My proposal was readily accepted, and I set to work without delay. The factories received my first attention. The company owned a number of works in different parts of the country. They were equipped on modern lines, well lighted, and in healthy surroundings far out in the open country, where ideal working conditions prevailed. I found the various men in charge enthusiastic believers in my scheme after I had outlined it, and they willingly co-operated with me. Each factory was made independent from all the others, and its total output would be sold to the selling organization at such a price as would represent material and labor plus working expenses. The latter were to include the cost of plant and tool repair, sinking fund for rebuilding, interest on capital involved, and, of course, all management charges of their own.

The next step was more difficult, since it involved practically the whole of the selling organization. The law was established that the factories should hold no stock, but that the selling departments would have to give their orders in advance to cover their possible requirements for a time ahead. This method prevented the accumulation of unsaleable stocks in the factories and brought regular output within easy reach.

The home organization was first taken in hand. A map of Great Britain was divided up by blue pencil lines, not so much according to counties, as to railway lines and suitable centres of distribution. A head for this department was found in the person of an old traveler who had seen many years' service, and whom I felt to be better acquainted with the needs of the country than a man who had never set his foot outside the office. I first made three divisions—England, Scotland and Ireland, allowing for a further parting, as I should find suitable men for the vacant posts amongst our staff.

The following principle guided me in this. Trade in a certain territory soon reached a limit where it grew but slowly. If this territory, however, was divided, placing a man in charge of each section, he was set free to devote his energy much closer to his own little kingdom, and very often was the original limit beaten by the combined results of the two smaller units. I naturally avoided the mistake of taking ground away from a man and thereby throwing him back for years. If division took place new positions were found for younger men eagerly waiting to show their skill, and the former manager moved upwards.

For the continental trade I opened an office in London, the business of which was confined to appointing agents, instructing them, and helping them to develop their trade until it was sufficiently large to be transformed into a separate company. I employed ultimately many native clerks—the great difficulty in finding English linguists led to this.

The overseas markets presented no difficulties. The natural centre of all the shipping trade is the city of London, and there I started to build up my force. Branches were soon in existence in Liverpool, Glasgow, and even abroad in Hamburg, Amsterdam and Paris, each with its territory to look after.

I was thankful when the day arrived on which I could ask for relief from office, since the routine duty was not of my taste, and the burden of work was more than my advanced age warranted. My duties to my modest garden had been sadly neglected, but I hope to spend the remainder of my days in undisturbed peace, serene in the feeling that the great principle of "decentralization" has been the saving of at least one business concern.

How to Charge Advertising Expenses *

SHOULD advertising expenditures be charged as an investment or an an expense? asks Elijah W. Sells, in the *Journal of Accountancy*. He goes on:

Advertising is as old as man and dates back to that time when the serpent in Eden advertised successfully to our common ancestress the peculiar beauties and merits of his fruit. However interesting it might be to trace the development of advertising from that date through the period when the Greeks and Romans employed street criers to advertise losses and sales, and pictures on walls to advertise gladiatorial contests and other public spectacles, down to 1704 when the Boston News Letter was established, which paper contained the first known newspaper advertisement in America; and the rapid growth of this form of advertisement from the establishment in the first half of the Nineteenth Century of important newspapers in New York, Philadelphia, and Boston, down to the present time, when the annual output of publications containing advertising matter attains the enormous sum of thirty-five hundreds of millions for which it is estimated that hundreds of millions of dollars are paid; and to further trace the development of the profession of advertising from its inception as a science in 1840, by Palmer of Philadelphia, down to the comprehensive advertising organizations of to-day—it would hardly be appropriate or necessary in a paper dealing with the problem of the position which cost of advertising should occupy in the financial statements of a present day business.

It is not for a Public Accountant, or indeed anyone, to make the broad assertion on the one hand that Advertising is always an asset to be carried in the balance sheet of a business concern as an investment, or on the other hand that it is always an expense to be taken care of through current operations. It is necessary to know the facts and conditions under which the advertising was done, and the relation which those facts and conditions bear to the capital employed or to be employed.

Advertising has many of the characteristics of ordinary commodities of trade; it may be bought and sold and has a certain definite value aside from that of the material and physical labor of which it is composed and, according to its application, as is the case with any other commodity, may, with propriety, be carried as an investment in the balance sheet of a going concern. It differs, however, from other commodities in that the benefits to be derived are limited to the advertiser, and cannot be dissociated from the particular thing or business advertised and as such disposed of to another, in which respect it is identical with good will. And just as opinions and policies differ as to the extent to which good will, patents, and kindred things should be regarded as an investment, they differ as to advertising. But if it can be shown that a going concern has something of real value in its good name and good will, something that could be realized upon in any disposition of its business and upon which as an investment it is receiving satisfactory returns, there should be no objection to treating it as an investment, and the same argument holds true of advertising which, for the purpose of this illustration, is a component of good will.

A person, firm, or company, at the outset of an undertaking which has something to dispose of not previously known to the public, or for which superior merit may be claimed, should undertake to provide sufficient capital not only for plant and working materials but for advertising, in order adequately to bring to the attention of the public the merits of that which is to be disposed of. In such a case, the amount so provided and spent might with all propriety be considered as an investment and carried as such in the balance sheet, and in any disposition of the business would have a good will value depending upon the returns of the business. On the other hand, an old and established business, such, for instance, as a mutual assurance association, would not be justified in, or have any reason for, carrying as an investment the expenditures which it

*An Address before the Associated Advertising Clubs of America, Boston, August 2, 1911

might make for advertising, for, as such, it is not an asset which could be realized and distributed; it has no place as good will value to the association whose business could not be sold; it is not a thing for which new capital could be raised, and so it would not be practical to consider it as an investment.

Generally speaking, such advertising as may be done for the purpose of bringing some new business or branch of business, some new or improved article or articles to the attention of the public, which has a direct effect in creating or measurably increasing the good will of a business undertaking, may be considered as an investment in that there has been an appreciable increase in the amount of capital employed; such advertising as may be done to maintain a normal distribution or to keep the name and nature of a business before the public or for the purpose of calling attention to special temporary prices of articles, while having some effect upon the good will of the business, should not require further capital and should be provided for out of its current operations; in other words, should be considered as an expense.

Between the extremes, say of a newly started proprietary medicine business, the principal asset of which might be its advertising, and an old established mutual assurance association with no asset of that nature, would fall all the other undertakings which advertise, or depend in any degree upon publicity for the marketing of what they have to dispose of.

Given the purposes and conditions of the advertising and the general policy of the management of an undertaking in regard to such expenditures, its correct classification as an investment or an expense is not difficult to determine. But frequently it is difficult to ascertain the purpose, the conditions, and the policy upon which to determine the application, as between investment and expense, of the cost of advertising.

PUBLICITY OF FINANCIAL AFFAIRS OF CORPORATIONS.

Recognizing, as any one must, who sees the daily papers and the current magazines and kindred publications, the strides that have been made in the science of advertising in latter years, and the success of advertising agents in putting their matter in such form and through such mediums as to reach the greatest number of their possible consumers, and recognizing also the infinite and increasing variety of the things which apparently it is advantageous to advertise, I venture to suggest a *new field* of advertising, with a firm conviction that it will arrest attention. It is, I believe, a field which has not been entered in a systematic and scientific manner—I mean the proper and adequate advertising of the financial affairs of the corporations in which the public is interested, either directly as shareholder or indirectly through their influence upon general business conditions.

However meritorious the customary advertising may be, advertising the financial affairs of corporations is of far greater public importance, especially at this time when there is so much unjust agitation against corporate affairs; and advertising agents have a public duty in this connection that can and should be performed, the effects of which should be far reaching and of inestimable public benefit.

In my experience as a public accountant, I have had to do not only with the financial affairs of practically all kinds of corporations but also with those of the government, states, and municipalities, and have come in more or less intimate contact with many of the various officers and managers of all of them; and it is based upon this experience that I have formed my judgment that the managements of corporations are generally honest and, as compared with those of public affairs, more economical and efficient; that there is far more dishonesty among politicians and office holders than among corporation managers.

I also base upon this experience my opinion that full publicity of the affairs of corporations would be beneficial not only to the public but to the corporations themselves, as the actions and investigations brought about by the public uneasiness would be largely forestalled thereby. But to obtain these results, full publicity will be necessary and the public will have to be satisfied that the figures contained in the publications are accurate. Certificates of reputable Public Accountants to be made a part of such publications will undoubtedly have an influence in attaining this

end. In order that an advertising man may intelligently canvass this class of business, not only should he be able to impress the managements with the desirability of such publicity, but he should also have some knowledge of the form and the amount of detail which his public will require, and with anything *less* than which it will *not* be satisfied. That the affairs of a business organization are of no concern to anyone except those responsible for its creation and continuance is sound doctrine, and may be applied to small affairs without detriment; but in this country where corporations with large affairs have become the prey of politicians to such extent as seriously to retard progression because their financial affairs are not generally understood, these corporations are confronted with special conditions to meet or mitigate which they should forego certain of their rights of privacy, and I believe they would be willing to accept the counter-effect of publicity by making known to the public the condition of their affairs in such terms as cannot be misunderstood. This refers to corporations whose securities are quoted and dealt in and in whose affairs the public is concerned.

The proposition divides itself into two essential elements:

First: That dealing with capitalization which embraces all the fixed, liquid, floating, and current assets on the one hand and liabilities—both funded and current—on the other. In the preparation of this information, nothing should be hidden and all essential details should be given.

Second: That dealing with the operations which relate to earnings or sales. Beginning with the total amount of such earnings or sales fully classified, there should be shown successively the allowances thereon, the direct costs, consisting of labor, material, and incidental expenses, the general expenses, the fixed charges for taxes, interest, sinking funds, and finally the balance, if any available, and its application for extensions of the business, betterments, dividends, etc., and the remainder to be carried to the reserve, surplus, and profit and loss accounts.

These details need not, and indeed should not, disclose what are generally regarded as trade secrets—I mean by this, certain processes and trade affairs which from their nature should be kept secret and not disclosed to competitors and others. There should be uniformity of publicity for businesses of a like character.

It is my opinion that the present day inertia of business is due more to the unwarranted agitation of the politicians against corporations than to any other one cause. If the affairs of all corporations were generally made known, the voting masses would not be misled by the unscrupulous attacks of politicians who use any and all means to attract votes. The daily press, magazines, and kindred publications are the natural mediums through which the knowledge of corporate affairs should reach the public.

The cost to the corporations of this publicity would be more than offset by the reduction in the expense of lobbying, defense against unjust legislation and blackmailing legislators; and moreover in some cases a part of the cost of such publicity could very properly be charged as an investment, while the cost of lobbying, defense against unjust legislation, and meeting the demands of blackmailing legislators must without question *all* be charged to expense.

Many corporations already issue printed annual reports, and some of them are published in the daily papers in abbreviated form. All corporations should issue full reports to their stockholders and should publish them generally for the enlightenment of the investing and voting public.

When a systematic campaign shall have been organized for this class of advertising, it will be the particular province of the advertising organizations to determine the character of the publications that these financial affairs should appear in, but I venture to suggest that if, in addition to reaching the investing public through the conservative press, they are also placed in the popular newspapers, and periodicals with the large circulations, they would be such plain contradictions of many of their articles attacking corporate affairs that they would have a salient influence in a fertile field, the voting public.

With no matter what skill advertising matter is prepared and with no matter how much judgment it is placed to reach the public, the maximum of good results cannot be attained if the general business

of the country is abnormally depressed, and the advertising agents, as much as anyone else, are vitally interested to see that the causes of these depressions are removed.

And in removing or impairing the effect of one of the chief of them—the continual attacks on business corporations—the advertising agents stand in a position to perform a great public duty, by obtaining and giving scientific publicity to the affairs of these corporations.

If my opinion, that full publicity of corporate affairs would show them generally in a meritorious light, is not shared by all, at least all will agree that it would afford a means of obtaining a fairer public judgment of them, and, if it did not free them altogether from the unscrupulous attacks which seem to have no other purposes than that of pandering to the voting masses, publicity would go far toward counteracting them and it would furnish some relief to the unwarranted and unjust restriction upon the development of the resources of this country.

As an Indian Sees America

THERE is so much truth and so much real interest in Mr. Saint Nihal Singh's articles under the above heading in the *Hindustan Review* that we think it wise to reprint a second of this gentleman's articles. The punctuation is East Indian.

For my own part, he says, I do not mind being stared at as if I was a rare specimen of some five-legged beast which had made his escape from the zoo and was now at large on the American boulevards, for the special purpose of regaling Americans. Three years in the United States have rendered this thing a matter of course to me; and unless the rudeness is of too pronounced a type to escape my notice, I fail to take any cognizance of it whatever. But there is an ungainly, patronizing treatment that the American accords to the stranger which I most deeply resent, and I may say frankly, I am never at a loss to express my resentment in words. One day I was traveling on an inter-urban car to a suburb of a Western town. I had an experience there that aptly illustrates the point I am making. I got into the car as soon as it was on the track, and sat down, absorbed in reading my evening paper. Before the car started, it became quite overcrowded, and I noticed that while many men sat in their seats, looking out of tthe windows or reading the yellow, sensational sheets otherwise known as newspapers, many women were standing, hanging to straps with one hand, and carrying bundles in the other. I did not have it in my power to seat all the women when who were hanging from straps: but there was one little woman—a frail thing, with pallid cheeks and sunken eyes, and a waist laced in so tightly with corsets that I could span it with my two hands, standing just about where I was sitting. I rose from the seat and gave it to her. As the car sped on its way, the seat next to this woman became vacant, and I jumped into it with alacrity. No sooner had I done this than I heard:

"Say, are you Chinee?"

I had grown tired of being taken for what I was not and I said, partly in chagrin and partly in mischief: "Yah!"

"You talkee English?"

"Smallee."

"We are doing China muchee good. We send missionaries to your heathen people to make Christians."

"So!"

"By an, by, your people losee their savageness and become Melicanized—civilized."

"So!"

"Say, John! Isn't it awful the way your women bindee their feet?"

"Yes. And is it for your good, and for the good of your progeny, that you should crush in your waist?" I asked impassionately, almost savagely. In my exasperation at the holier-than-thou feeling exhibited by my *tete-a-tete* I forgot that I was pretending to be a Chinaman who understood English but imperfectly.

My words, uttered without any accent, so far as the effect they produced was concerned, might as well have been a thunderbolt hurled at the woman from the clear, blue vault of the sky. They "stung" her. She at once rang the bell. The conductor stopped the car at the next crossing, and she left me to ruminate over how I had taught at least one American to cease from flinging stones at other people's glass houses so long as she was the occupant of one herself.

When I related this occurrence to an American friend, he shook his head. "Lucky the woman did not have you arrested. And if she had done so, it would have gone mighty hard with you; for, in this country, in a case like that, what a woman says goes," he said. Then my friend related to me that a young countryman of mine, while riding in a car in Seattle, came to grief through a much smaller offence. A young lady riding in the car accused him of staring at her, with intent to hypnotize her. The poor fellow was hauled before the Police Court Judge. An American lawyer took an interest in the case, pleaded free of charge in behalf the Indian, and had him set free.

Be this as it may, it seems queer to me that an Oriental should permit Americans to rudely stare at him without paying them in their own coin, or that he should bear all manner of lies promulgated in the United States about the women of his land being brutally treated by his countrymen, and not have the liberty, so to speak, to laugh when he sees a waiter girl in the cafe where he eats, laced so tight that she cannot bend down to pick up the dirty napkin she has dropped from the tray she was carrying back to the kitchen, and is obliged to ask a boy to pick it up for her. The American woman wears shoes one or two sizes too small for her, and her feet are hideously deformed by corns and bunions: and yet she talks insultingly about the savage manner in which the Chinese woman maltreats her feet. Yet you dare not talk about these unsavoury things in America without being dubbed a "chronic grouch." The American expects you to allow him to rail at you: but he does not have the courtesy to let you rail back at him. This does not mean that the American does not live in a glass house. He does. We hear a great deal about the American traveler being duped by the native curio sellers in India, Japan and other Oriental countries. But how about the Oriental traveler in America?

The Asian has to be very careful in his dealings with Americans. This for a very obvious reason. The minute he naps, he is lost. The American has reduced overreaching to an exact scientific art, and God protect you if you transact your business with him carelessly.

You go to a restaurant. The bill of fare tells you what the Cafe has to offer, and what prices you will have to pay. You order mutton chops and the menu tells you that with the meat order you will be served with French or German fried potatoes, another vegetable, bread and butter, tea, coffee or milk. The bill of fare tells you that you will be assessed, say 50 cents. (Rs. 1-8-0) for this order. When you have been served, the waiter girl leaves a bit of paper on the table beside your plate, on which is pencilled or printed what you have to pay the cashier. The waiter is polite. The side of the paper containing the writing is next to the table, so the young man or woman eating by your side will not know what you have been taxed. When you take this cheque to the cashier and along with it hand $1 note, you may be surprised to see that you get only 40 cents instead of 50 cents in change. If you are the least bit inclined to be bashful—as was the case with the writer during the earlier months of his sojourn in the country—you will pocket your change and bear the loss without a word of protest or, if you have the courage of your convictions, you will tell the cashier that she gave you the wrong amount of change. As you do this, every one in the place stare at you in an insulting manner. The cashier fumbles through the cheques—the proprietor of the restaurant comes up—the waiter who served you is called, and a great seance takes place. The waiter is apt to say that she brought you "lamb chops" and not "mutton chops," and that lamb chops are priced at 60 cents, or the cashier may tell you that service is not included in the price, and that the 10 cents which you claim as an overcharge are to go toward the salary of the waiter. Ten chances to one you are not likely to get back

your 10 cents. This kind of thing is not confined to any one city or one restaurant. I have visited many American cities, eaten in all grades of restaurants, and find that this kind of swindle is quite common.

You go to an Express company to have your trunk removed from a certain house and stored for a period, and you are told that it will cost you $1.50 (Rs. 4-8-0). You transact your business on this basis. Finally, when the time comes to settle the bill, you are told that you owe the company $2.00 (Rs. 6). You tell the clerk—invariably he happens to be other than the one with whom you originally made the bargain—that you had a distinct understanding that you were to pay $1.50. "No," he will say, "that cannot be. The moving are $1.50 and the storage charge is 50 cents, $2.00 in all. These are our regular rates. You must be mistaken." And you have to pay $2.00, as they have your goods, and you are without a written agreement from them as to the price. Naturally you are at their mercy.

I had one experience with an Express company that illustrates to what lengths these corporations will go in order to grind money out of the trust-ridden public. My book, *Essays On India,* was brought out while I was travelling in Canada, by a Canadian publishing house. After I had been in the United States for a short time, it became necessary for me to send to the publisher for a few copies of my book in order to supply the American demand for it. In accordance with my instructions, the copies were sent to me by Express. These books were delivered to me in due time, and the driver of the wagon collected from me the charges for carrying them. Nothing was said about any customs being due, and it never entered my head that any duty had been assessed. In the United States, as in all countries, protest against customs charges must be made within a certain length of time after the delivery has been made. Long after the time for protest had expired, the Express company presented me with a bill for $3.30, for customs due on the books. The company said the driver undoubtedly was to blame for forgetting to collect the duty when he delivered the goods. The charge was exorbitant, by at least $3.00 and I refused to pay it, as it was presented to me too late to allow me to enter a protest to the government. I declared that, had this customs bill been presented to me on delivery of the books, I would not have taken them out of customs at all, but would have allowed them to be confiscated rather than pay such a duty. The company employed every device that the cunning of man could conjure up to force me to pay that money. Again and again a collector was sent to me. Then a request was made that I go to the general offices of the Express company and talk the matter over with the manager. I did so, and again refused to pay the bill. A visit from an attorney employed by the corporation followed. In the meantime, I had been notified that a package was waiting for me at the district office, on which $3.30 was due. I went to the office and asked to see the package, as I was not aware from whom it came or what it contained, and I did not wish to pay for something I did not want. The man in charge of the office insultingly refused to show me the package, and when I insisted, refusing to pay the charge in advance, he cursed me in a most shameless manner. I left the office, telling him to return the package to the sender. As a matter of fact, there was no package there for me. It was simply a scheme on the part of the Express company to work the money out of me which they had demanded for customs duty on the other parcel, and then laugh at me. When the attorney visited me, I related the incident, and told him I intended to sue the company because of the insulting treatment I had received at the district office. He knew that I had a good case if I wished to push it. Beaten, he slunk away; but since then this particular Express company has had a grudge against me, a grudge which has followed me all about the United States and whenever it has a package to deliver me, no matter where I may be located, all the charges possible are added to the legitimate charge for carrying it.

Before an Oriental has been long on the American continent, he becomes convinced that everybody in the United States is in league to cheat him. The woman from whom he rents his rooms smilingly charges him $3.25 for the first week, then suddenly changes her base as soon as he is settled, and she feels sure of his staying

with her, frowns sullenly, declares he uses too much gas, although he may spend every evening outside his room, reading at the public library or seeing the sights of the city, only lighting the gas while he prepares for the bed, and shamelessly raises his rent 25 cents a week on the strength of her allegations. The poor Asian is lucky if he is able to find a room at any price, for the landladies have a way of telling him their rooms are all rented, when he rings the door bell and asks to be accommodated, although the "rooms for rent" sign is in the front window, and he is certain that he could have his choice of several rooms in the house, if only he had a "white" hide instead of a yellow or brown one. The laundry office on the corner unblushingly filches money from his pockets, and he is unable to protest. The sign outside advertises that the laundry washes and irons shirts for 6 cents each, but after the work is done, 10 cents is demanded for the work. If the poor heathen complains that the sign reads "shirts, 6 cents," he is coldly informed that this refers to shirts buttoned down the front—or back—whichever may be the opposite of what his shirt was, and that he must pay 10 cents. He has no recourse but to give up the extra 4 cents or leave behind a shirt worth probably $1, at least. If he engages a cab, it is safe to predict that he will be "stung." The cab driver will charge him many times his legitimate fare, and threaten to take him to the police station if he protests. He is not likely to question the amount, however, for few people—even Americans—know the legal rates, above which the cab drivers are forbidden by law to charge, and he is at the mercy of the Jehu.

The street car conductors are the cause of frittering away many a cent of the bewildered Asiatic's money or forcing him to walk many weary miles, because of petty frauds they perpetrate upon him. Before I became acquainted with American ways, again and again was I cheated by street car conductors. It is their custom to work off old "transfers" (the tickets that enable a passenger to transfer from one car to another on an intersecting line) upon unsuspecting strangers—transfers that are not good on the next car—and thus forcing the traveler to pay another fare or walk to his destination. Some conductors, be it said to their credit, are *really* "white" men. They accept the transfer at its face value and do not put the defrauded one off the car. Others are inflexible in their fealty to the interests of the company that employs them, and turn a deaf ear to all protestations of honest intent or explanations of how it happened.

I met a "white" conductor in St. Louis, Missouri—white in every sense of the word. I wished to visit the Missouri Botanical Garden, which has the reputation of being one of the largest botanical gardens in the world. I did not know how to get there, and asked tthe conductor on the car to direct me. He was quite ignorant of the location of this historical spot, in the city where he lived and worked, but I casually mentioned that I had been told a Vandeventer car would take me there. "Well, I can give you a Vandeventer transfer," he surlily replied, and haded me a slip of paper. I watched the names of the streets until we came to Vandeventer Avenue. There I found a car standing on the corner and boarded it. I handed my transfer to the conductor, and he looked it over carefully and told me it was no good. It was too old for him to honor. I told him I had come directly from last car to his, and it must be a mistake of the conductor on tthe other car. He tore it in two, saying, "It's too late for me to take up. That is all I can do with it." But he did not demand another fare. After a few minutes had passed he returned, saying that a man on the back platform had ridden out in the same car with me, and remembered that he had seen me on the other car, and that I need not pay another fare. In this instance, my unusual appearance, which had attracted the attention of the passengers in the car on which I rode, stood me in good stead. Had the conductor chosen to be stern, however, he could have forced me to pay another fare or walk two or three miles to the Garden.

When an Indian first rides on an American railway car, he is likely to be impressed with the flattering attention which the employes of the company bestow upon him. All too soon, and more than likely to his sorrow and the depletion of his savings, does he discover that there is a method in their madness, and that if he

dances, he must expect to pay the fiddler. The obsequiousness of the porter and the news agent on the railway car have a price attached to every act of thoughtfulness on their part. The porter carries the traveler's heavy suit case from the station into the car, insisting on doing so, and the bewildered Oriental believes he has wandered straight into heaven, until the porter stretches out his hand for a tip for the service. No more is he settled in his seat and started on his journey, than a news agent passes through the car and places two or three books or magazines in his lap. He ruminates upon the beneficence of the railway owners in America, who pay so much attention to the comfort of the traveling public, opens the book and begins to read. Before he realizes it, the news agent is demanding his price—an exorbitant one, always—for the book or magazine he is reading. Pretty soon another man passes through the car and lays a package of nuts or candy, or perhaps an apple or an orange, on the seat, beside him. Not warned by his former experiences, he eats the 'gift," and reluctantly digs into his pockets for the money to pay for it, when the man comes back and asks him to settle for the supposed "present." As the shades of evening deepen, the porter passes through the car and suavely asks, "would you like to have a pillow for the night, sir?" The Oriental takes it as a part of what is coming to him from the company, and says "yes." In the morning he curses his unlucky karma when he is forced to give up 25 cents for the luxury (?) of a small, hard pillow.

So far as my personal experience has gone, I have been "stung" oftener by newspaper and magazine editors than by any other class of people. I am all the time meeting with new experiences of this kind. While I was in Chicago, Illinois, I wrote two articles on Hindu immigrants in Canada for a well-known Canadian magazine. As I was about to leave the city, and needed money for traveling expenses, I asked the editor to advance me Rs. 75 of the amount due me for the work, and pay me the balance on publication. I asked this as I knew it would more than likely be some time before the articles would be published, and I wanted the money right away. He complied with my request, after considerable pressure and argument on my part. Time passed, and several months later the articles were published. I counted the words, deducted the Rs. 75 I had received from what was due me, and sent him a bill for the balance. He wrote at once saying that he considered that when I accepted Rs. 75, I accepted payment in full for the articles. I reminded him that the receipt which I had signed bore, in my own handwriting, the words, "on account." After considerable parleying, he finally paid me what he owed me. In Des Moines, Iowa, I had a new experience with the editorial *genus Americana*. Arranged to write an article for his paper at "space rates"—that is to say, so much a column—and agreed to accept a comparatively small rate for the photographs I furnished to illustrate it. To my surprise, when the article appeared it had been cut down from a page to a little over two columns in length, and the three cuts had been so enlarged that one covered five columns in width, and another three columns, and the third two columns. Thus, for a few cents, the editor had filled his space with what he would have been compelled to pay me many dollars for at 'space rates," if he had used what I wrote instead of the large cuts.

I think probably the crowning piece of impudence I experienced in America occurred in a small Western town where I was stopping as the guest of a friend. The Baptist minister came to me to find out if I would lecture in his church, and asked me how much I would accept for my lecture. I told him that I was in the habit of charging Rs. 300 for a lecture, but that since I was visiting in the town, and thus would not be put to extra expense, and since my friend was a member of his church, I would deliver a lecture for a much smaller sum, guaranteed. At first it was his intention to have the lecture on a weeknight and charge admission, but because a rival church was holding revival services at the time, he did not feel like breaking in on their meetings with such an attraction as my lecture, and he asked me if he would have any objection to lecturing on Sunday night, and accepting the collection. He explained that he had a great influence in the town, and that he would go around among the business

men and see to it that there would be a large crowd in attendance, prepared to put worth-while contributions in the basket. I told him I did not care how he arranged it, but that I would expect my fee, whether it was collected from the audience or raised in some other way. The night arrived, a rather stormy one, and the crowd which the preacher had guaranteed would be there failed to materialize. The collection basket was passed around, and, after the lecture was delivered, he unblushingly came to me and put Rs. 9-8-0 in my hands as my honorarium. He made no apology, no explanation of any kind, and I was so hypnotized by his gigantic audacity—by his monumental gall—to use an Americanism—that words failed me, and I said not a word of rebuke or protest.

Gasoline—The Guiding Spirit of the Age

E. L. BACON, writing in *The Scrap Book,* says that the silver-tongued orators will have to put a new word into their Lexicon. This word is, he says, "Gasoline."

To think, he goes on, that our forefathers down to not more than fifteen years ago never thought of gasoline, that conqueror of earth and sea and sky, unless they found a grease-spot on their clothes! If the poets who have been picking up a precarious livelihood for the last hundred years in celebrating the potency of steam will now turn their muse to the old-fashioned cleaning fluid, they undoubtedly will find themselves closer to the certainty of three square meals a day.

What a wonderful tale the life-story of gasoline is! It's as romantic as the biography of Cinderella, or of a log-cabin president. Only forty years ago despised and spurned, its name was a byword in the oilfields. To the rest of the world it was unknown. It was thrown away as waste. It was worse than useless; it was a nuisance. It meant just so much more trouble for the distillers of kerosene from the crude oil. It was a curse, that uncanny fluid with the horrible smell that rose to the top of the distiller's glass and glistened with a strange, yellow-green light as if witchcraft were in it.

Witchcraft! Indeed, that is what it held—a witchcraft that in the next generation was to amaze the world with wonders of which those first distillers scarcely dreamed. They were throwing away a treasure that was to become far more precious than all the gold the forty-niners were taking out of the California hills.

But this story is beginning too near the wrong end. Let us go back just a few thousand years. Gasoline is older than the time of those oil distillers of the early sixties. It's as old as the world. And perhaps some cave-man of a hundred thousand years ago, finding it floating in the mire, healed his bruises with it after his fights with dinosaurus or mastodon. He might have found a worse remedy. Even to-day surgeons use it as a local anesthetic.

Ninety thousand years later, the stuff that now runs motor-cars, submarines and airships was used by the Egyptians in preparing their mummies. Surely those mummies would have risen in their tombs with astonishment had they been told what world-changing power lay latent in the fluid injected into them.

Three thousand years ago, on the peninsula of Apcheron, the fireworshiping disciples of Zoroaster were burning up more gasoline undistilled from the petroleum that sprang from the earth within the walls of their temples than, during the same amount of time, would keep all the automobiles in Nek York City *chugging* day and night. If they had only distilled the gasoline and worshipped that instead of the flames, their religion would appeal to the present generation as having been founded upon a more practical basis.

They were burning petroleum in Bagdad seven hundred years ago, but even the wisdom of the famous Caliph was insufficient to discover that gasoline was in it, or to realize the magnificent opportun-

ity within his grasp of possessing an automobile.

Peter the Great and Nadir-Shah fought for the possession of the town of Baku because of its oil-springs and hundreds of lives were sacrificed in the struggle, but neither Peter nor Nadir could have told the difference between gasoline and hair-oil.

One hundred and ten years ago the city of Genoa was lighted by petroleum, but its light failed to show them the folly of wasting the motive power of thousands of joy-rides.

In 1849 one hundred and thirty oil-wells were at work in Baku and the history of the kerosene industry was beginning. John D. Rockefeller had come into the world. Already the forces were at work that were to create the Standard Oil Company and supply politicians with one of the greatest of bugaboos with which to terrify the public.

Farmers' wives in Pennsylvania and Ohio were dipping blankets into greasy pools in the fields and soaking up petroleum with which to bathe bruises, cuts, and rheumatic limbs. But gasoline was yet an unknown word. Nobody had so much as thought of such a thing as an automobile.

The idea of a submarine had scarcely sprung to birth in the far-reaching imagination of Jules Verne. And even Darius Green and his flying-machine were still unknown to fame. Throughout almost all the world the only lights, except the moon and stars, were whale-oil lamps and candles. In only a few large cities was gas in use as an illuminant and the oil commerce of Baku reached out but a little way.

Ten years went by. The fields in Pennsylvania, where the farmers' wives were soaking up liniment in blankets, attracted the attention of Colonel Drake, the first oil magnate.

If oil could be sold at a profit from the Russian town of Baku, why not from Pennsylvania, he reasoned. At Titusville, in August, 1859, with the assistance of William Smith, he bored the first oil-well in America. From that time on the oil industry in Pennsylvania grew like magic.

But gasoline! Who cared anything about that smelly fluid? It was still of no more use than ten thousand years before. To be sure, it was now no longer through a mere chance in nature that it came into its own separate existence; but not one soul in all the world had realized its value. Hundreds of thousands of gallons of it were thrown away every year. In the year 1862 ten million gallons went to waste because nobody knew what to do with it.

In the late sixties a few practical minds began to wonder whether there might not be some value in the other ingredients of crude oil besides kerosene. They had been watching the glasses of the distillers. They saw at the bottom of the glass the heavy, dark-colored residuum of the oil. Above the residuum was a thick layer of lubricating oils, which were coming into wide use.

Then, in the middle of the glass, and filling more space than all the rest of the distillants together, lay the kerosene. And above the kerosene were the naphthas, in layers of four different shades. Three of these layers were naphtha A, naphtha B, and naphtha C.

On the very top of the glass was the lightest of the naphthas, gasoline. It was an inflammable, explosive, dangerous thing, this gasoline, holding enormous latent power. But it was not the undeveloped force it held that appealed to the men who first thought of putting it to practical use. What occurred to them was the possibility of using it as an illuminant.

It was too dangerously explosive and too odoriferous for use in house lamps, but why not burn it in the streets? That is what was done with it. During the seventies and the eighties gasoline lamps were flaring with their flickering, fitful flames in the streets of almost every town and city in the country.

Then it was discovered that it could be used satisfactorily in the making of oil-cloth and varnish, and the demand for it began to grow. But it was still far from reaching its glorious days.

At Baku, what was left of the crude oil after the kerosene had been distilled was called massout. It was a mixture of gasoline and the other naphthas and the heavy, residuum oils. The factories at Tchernogorod and Sarachane turned out massout in such enormous quantities that

it seemed likely to become a perfect drug in the channels of commerce. Nobody had any use for it until 1876, when an engineer named Lentz visited Baku and concluded that such combustible stuff as massout might be of some value.

Lentz pondered over the matter until he became inspired with the idea that massout could be used as fuel for boiler-heating. He invented what became famous as the Massout burner. In this contrivance the massout was fed mechanically to the flame by a strong jet of steam under pressure.

Soon all the steamships navigating the Caspian Sea and Volga were carrying massout as fuel. It was a tremendous boon to maritime commerce in that part of the world, where wood and coal were scarce and expensive.

More than twenty years later the German government adopted Lentz's burner for use in naval vessels, and found that it meant a saving of forty per cent. in the cost of fuel.

But, although still unknown to the world, another inventor before Lentz's time had taken a long step toward the discovery of the great gasoline secret. His name was Pierre Joseph Ravel. On September 2, 1868, he took out a patent for a steam generator heated by mineral oils, to be applied to steam locomotion on ordinary roads.

A small Tilbury was built and fitted with Ravel's engine, which developed three horse-power. It was beginning to look as if the day of the automobile were close at hand. But Ravel lived in France, and the Franco-German war came along just at the right time to upset all his plans.

Years later, however, he brought the gasoline age much nearer when he began the construction of motor-cars in which the petroleum was used not simply as a combustible, but for the direct generation of the motive power by burning it under special conditions in conjunction with carefully gaged quantities of air.

During the late seventies, in Rochester, New York, George B. Selden was getting very close to the gasoline secret. Years before any other inventor had seen the wisdom of substituting it for the heavier petroleum oils, he was experimenting with gasoline-motors, and was the first inventor to turn out a successful one.

While Selden was experimenting, Johannes Spiel, in Germany, was almost duplicating the American's efforts. In 1886, Spiel patented what was probably the first motor with explosive action in the market. But, while Selden was using gasoline, Spiel's motor consumed lamp-oil.

The German, as well as almost all the inventors who were then experimenting with oil motors, believed the tendency that was just beginning to develop toward the use of gasoline to be a baneful one. They reasoned that lamp-oils should be used exclusively because of the special care bestowed on their manufacture for lighting purposes. This, they argued, afforded a guarantee of uniform composition and purity, while gasoline could not be depended upon in these respects.

Yet who would think of using a kerosene motor nowadays? The carbon waste of the lamp-oil clogging the works prevents it from being a rival for gasoline.

But even a dozen years ago, long after gasoline motors of several makes were in the market, gasoline was looked upon with suspicion. The gasoline age is new indeed. Not six years have gone by since the cleaning fluid that ran to waste in the oil fields of Pennsylvania became the conqueror of the air. And it is scarcely longer since it became the almost universal motive power of the automobiles.

But now the gasoline motor is running not only automobiles, submarines, launches and airships, but hundreds of other kinds of machines. You may hear them *chugging* in thousands of city factories and on thousands of lonely Western farms. They are at work in the fields giving power to farm machinery and in the farm-house, pumping water, or running a churn or in many another way helping out the housewife with the chores.

It is really the best motive power in the world; so easy to handle, so dependable and so quick to get into action. You do not have to wait for the boiler to heat, as you do with a steam engine. There is no such thing as a boiler or a heater in a gasoline motor.

The fluid is a direct generator of the power that goes to the wheels. It is the force of its own continual explosions that

drives the machine. And then it is always so easy to get a fresh supply of the stuff when your motor runs dry.

The magic fluid has been winning its way on the sea almost as fast as on shore. A dozen years ago amateur machinists were fitting up dories and rowboats with little gasoline motors that would send their craft four or five miles an hour. Then came the gasoline launch. Before long gasoline yachts were being built large enough to cross the Atlantic. There are at least a thousand such vessels in American waters to-day that have cost anywhere from ten to one hundred thousand dollars, and some of them are equipped and furnished as splendidly as any of the steam yachts.

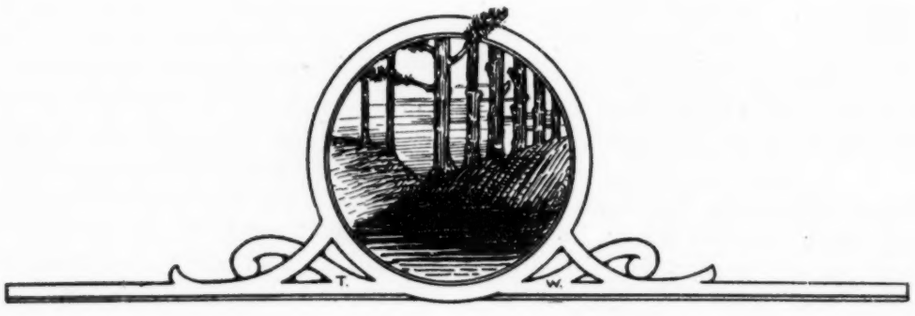
And it must not be forgotten that gasoline holds all the speed records of the seas. The Mauretania, the Lusitania, even the gigantic Olympic, which is slower, by the way, than the two smaller vessels, would soon be left far behind in a race with any of the tiny gasoline racers that go flashing across the still inland waters at thirty-five and forty miles an hour.

What enormous power this new world-wonder holds! One gallon of it is strong enough to drive the heaviest touring car filled with passengers ten miles.

In the year 1910 the total crude oil production of the world was three hundred and thirty-five million barrels of forty-two gallons each. Of that total, two hundred and sixteen million barrels were produced in the United States. Those three hundred and thirty-five million barrels, each less than four feet in height, if they could be strung end to end, would reach from the earth to the moon, besides winding two or three times around that satellite.

As for the gasoline, that amounts to eight per cent. of the crude oil. The world's gasoline production for the year 1910 was one billion one hundred and twenty-five million gallons. It is hard to realize what enormous power lies in such an amount of gasoline. The output for 1910 would send a touring car forty-five thousand times the distance that lies between the earth and the moon.

And yet there is not gasoline enough. If the supply were several times as great, the age of steam would pass away like morning mist before the new age of gasoline. Gasoline would run the railroads, the ocean liners, the factories—everything. It would become the world conqueror—and perhaps will if the oil prospectors are lucky enough.



SMOKING ROOM STORIES

The Thing That Killed Him.

"So he was killed by the fall, eh!"

"Why no, sir, I thought it was the sudden stop."

* * *

The Solution.

"I've just washed out a suit for my little boy—and now it seems too tight for him."

"He'll fit it all right if you wash the boy."—*Meggendorfer Blaetter.*

* * *

Just Like 'Em.

Bluebeard explained.

"They always wanted more closet room, and now they have it," he cried.

Thus the forbidden chamber was accounted for.—*New York Sun.*

* * *

His Appendages.

A certain parson has very large hands and a habit of hanging these useful if not ornamental fixtures over the front of the pulpit when he implored his congregation with "Pause, brethren, p-a-u-s-e."

* * *

He Knew the Signs.

Louisville barrister escorted his wife and daughter to a lecture, and then, to his wife's annoyance, disappeared. He was on hand, however, when the meeting was over.

"Hello there, Theodore," said a friend, meeting the barrister and his family in the street car, "been to the lecture?"

The lawyer stole a look at his wife's face.

"No," he answered, "just going."—*Success Magazine.*

A Chance.

"Maybe we shall save them yet," said the first missionary, "if——" He broke off with a shudder as the cannibal chef put the kettle on and began whetting his knife.

"If what?" asked the second missionary sadly.

"If the road to a man's soul lies in the same direction as the road to his heart—through his stomach."—*Lippincott's.*

* * *

What He Was Practising.

When a leading citizen of a New Hamshire town returned thither after a prolonged sojourn abroad, he made a tour of the place to find out how all his old friends were "getting along."

At one establishment he found a youth, the son of an old friend of his, whose father was still paying his office rent.

"Practising law now, Jim?" asked the returned one genially.

"No, sir," replied the youth frankly; "I appear to be, but I am really practicing economy."—*Lippincott's*

* * *

Her Two Complaints.

Edward, the colored butler of a lady in Washington, had recommended his mother for the position of cook, but when the applicant came the lady noticed that she was not very strong-looking.

"Do you suppose you will be able to do the work, Auntie? You don't look very healthy."

"Yes, ma'am, I is able; I ain't nuvver been no ways sickly in my life—ain't nuvver had nuthin' but smallpox an' Edward."—*Lippincott's.*

The Mill that Couldn't Go Fast Enough

By

Charles Draper

YEARS ago one of the first water-wheels in the vicinity of Galt, Ontario, was set in motion. Two Scotchmen who had given up the knitting business in the old country in order to embark for themselves in the new country, had built the wheel. With its aid they operated a small factory, in which they worked with might and main to maintain themselves as masters in the knitting business.

And to-day the factory that was first fed by a single old water-wheel, requires water-wheel, steam engine and Hydro electric power to enable them to meet the demands that keep pouring in from the outside world.

Far down in the basement of the old factory of the C. Turnbull & Company's factory in Galt, one may still hear the old water-wheel turning, splashing, grinding out just so many horsepower, and no more, but overhead in the factory that grew out of the old factory, thousands of wheels revolve, scores of machines are humming at their work, hundreds of employes are passing to and fro in their care of the machines, and from the shipping rooms of the C. Turnbull Company thousands of dollars' worth of the finest fabrics of their kind that can be found anywhere are being shipped to the outside world.

This company is engaged in making the most intimate clothing in the world — underwear. To some people underwear is merely a bothersome necessity. To others it is a luxury, not an expensive luxury, not a matter of high price and exclusiveness, but a matter of being *particular*. It is to these people, people who are particular about the goods they wear next to the person, that the C. Turnbull Company aims its products. It believes in the wisdom of being just as careful, just as exacting in the matter of underwear, as one would be in the matter of outer dress. What is more, *under*wear affects the health. If people were frank, they would admit that underwear is the part of the dress that counts most seriously. The outer garments are largely ornamental and designed in the interests of modesty. But it is underwear that bears the brunt of protecting the body. If your defenses are weak, the cold and the dampness may attack you. If they are strong—if you wear good underwear, you are insured against these things. The C. Turnbull Company, bearing in mind these facts, has sought to supply the Canadian market with the best kind of underwear.

"Where does the wool come from?" asked the writer.

"Mostly from Australia. Australian wool is the softest and the best sort of wool for our purposes. Canadian wool is good, but it is harder—too hard for fine garments."

We went down into a room in which it seemed that somebody was trying to imitate a snow-storm. The room was filled with great snowy flakes—of wool. In a corner a machine was humming softly to itself. In its maw a man was feeding handfuls of the wool as it came from the washing rooms, where the contents of the bales had been cleansed of all impurities. The wool which he had fed into the machine was soft and lumpy; that which was blown out of the end of the machine, and which danced around and around before



Mr. C. TURNBULL

settling softly on the great heap which lay in the bin opposite the end of the machine, was pure white, light and feathery, and as clean as a ray of sunlight.

It is not easy to follow a flake of wool through a mill. In an ordinary mill it would be difficult enough, but in a great mill, covering in all seventy-five thousand square feet of floor space, as the Turnbull's mills cover, it is impossible.

The wool which was blown once through this picking machine was carried back and put through the process again. But this time, instead of being allowed to pass into the original bins, the blower at the end of the machine was coupled to a long pipe which conducted the now still more downy material to huge bins on the upper floors.

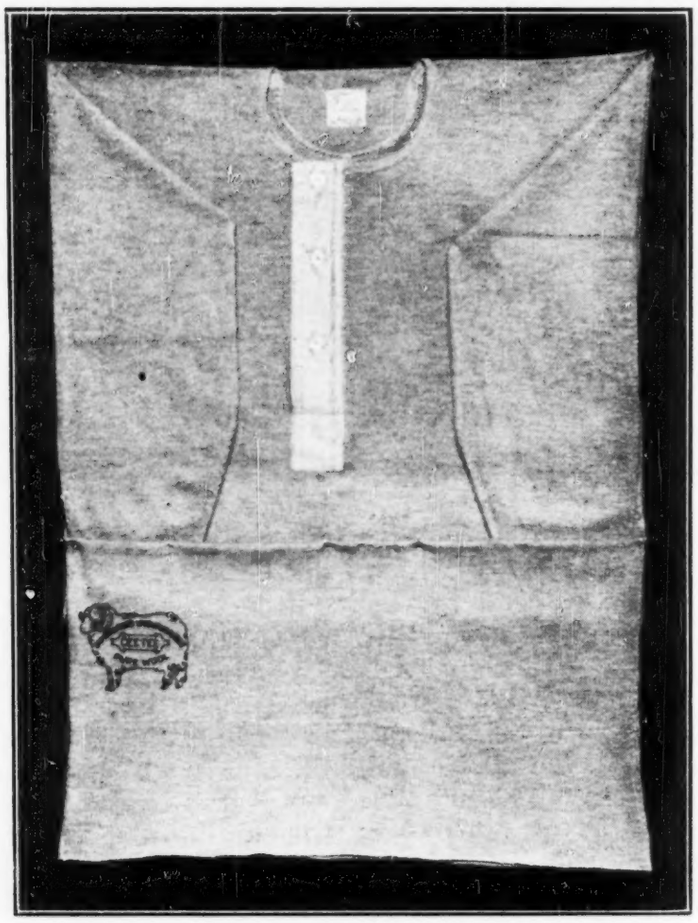
A grandmother would marvel to see how modern machinery does the work which she, in the early days of Canada, did with so much pain and labor. Where she, by the light of a candle, perhaps, or more likely by the light of the early dawn, bent her back over the task and produced only a little yarn at the time from her spinning wheel, the modern mill, like that of the Turnbull Company, does in five minutes what would have taken her weeks perhaps to accomplish. The wool is removed from the bins in which the blowing machine has left it and placed it in the "reservoir" of the carding machine. From time to time a quantity of the wool passes automatically out of the reservoir and into the machine proper. This consists of a series of wire-brush rollers which turn slowly, one against another, and pass the wool between them so that the wires on the rollers straighten out the fibres. From the first of these machines the wool emerges in a heavy sort of a soft rope. Thence it goes to the second, which reduces it still further, and so finally it comes to the spinning room.

Imagine several hundred big spools all in one long row on a wooden frame. Opposite these spools or spindles are larger spools, which contain the untwisted wool

as it comes from the carding room. The frame which contains the long row of spindles suddenly advances toward the spools containing the untwisted material. Pausing, each spindle automatically holds a piece of the untwisted wool, and then retreats with it to the full width of the machine. For a moment each spindle revolves madly, as it revolves, twisting the length of yarn which it has taken from the other spools. Having twisted this piece, the spindles advance again, winding up the twisted yarn as they go, then, coming to a stop, seize up a new length of untwisted material, retreat with it again, and spin it again. So runs the process. Not one machine alone is engaged in the work, but several, each with its hundreds of spindles. Back and forth the long batteries of spindles pass, length after length of yarn they seize and twist and wind. It would amaze a grandmother.

But it is not alone in the making of the thread that the Turnbull Underwear gets its "character;" in the cleansing of the wool itself the company maintains the very highest possible standard. But it is after the thread is prepared for the garments, made ready for the long rows of singing and humming machines, that the Turnbull *character* is finally impressed upon the products.

Down in a long row, beside a row of great big sunny windows, are the most wonderful machines known to the textile world—and textile machines, let it be observed, are the most delicate and complicated that can be found in any line of industry. There is only one mill in Canada that uses these machines. It is the Turnbull mill, and no other firm could afford to use them unless they were making the *best*, the latest, the most comfortable kind of underwear that can be obtained anywhere—CEETEE Underwear.



One of the Turnbull Company's Products



Mr. J. G. TURNBULL

A great deal of the underwear which is placed upon the market is made first in long tubes. There are different sized tubes for the different sizes of persons, but there is not variation in the width of any single tube. As this tubing comes from the knitting machines, it is cut into body lengths, and into them are sewn sleeve lengths, and whatever else is necessary to make the finished article. This is an honest product, and one which thousands of people wear to-day. The C. Turnbull Company supply this line of underwear, too, and in their goods the conscientiousness which first made the little mill in Galt a success, is always present.

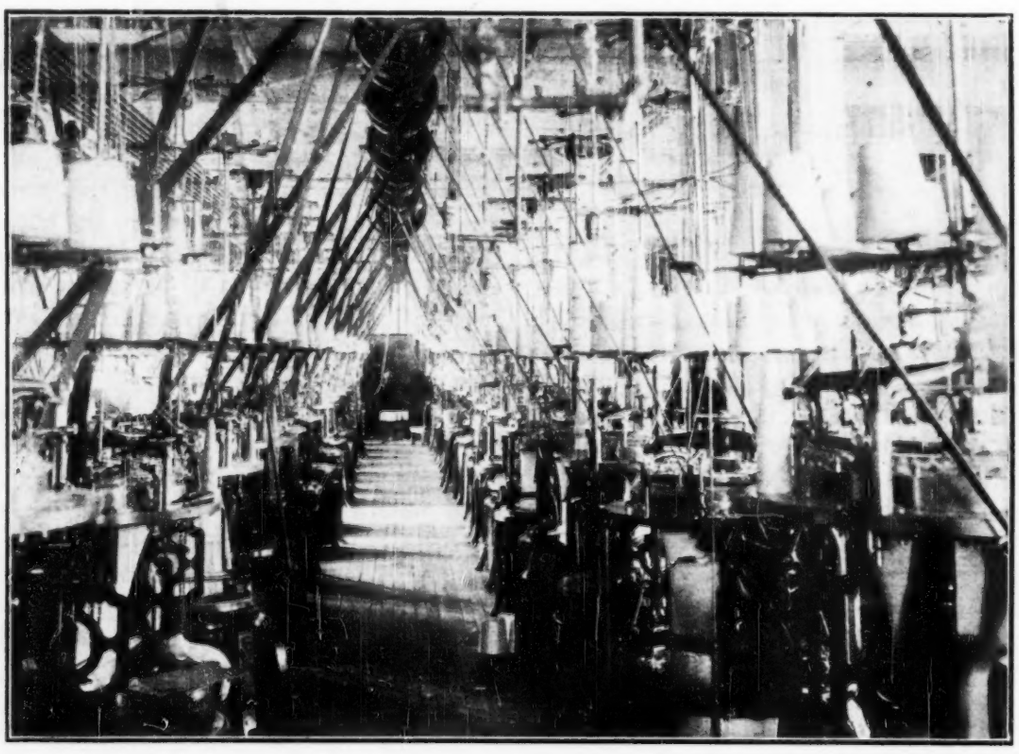
But for persons who are more exacting, and who wish to be fitted correctly and evenly, the Turnbull Company offers CEETEE Underwear. This is the product of the wonderful machines to which reference has already been made.

CEETEE full-fashioned underwear is not made in tube lengths. CEETEE Underwear is made thread by thread to fit the exact measurements of the person. It is narrowed according to the waist, and made wider for the chest expansion. Where the arms are fitted in experts have made a study of how to fit the knitted underwear about them so as to give a maximum freedom of comfort and movement. Each of the machines is set to a pattern. Back and forth, back and forth, with a queer little sound, the carriers take the pure wool thread or the Angarra wool thread, as the case may be. So many trips it makes to a certain width, perhaps the width of the chest or the hips, then suddenly without any attention from an operator, but quite automatically, the carriers pause for a moment. An attachment drops down containing grooved points which lift the stitches off the upright needles, moves along a fraction of an inch, and deposits them on the needles again, either to the inside or the outside of the fabric being knitted, according as garment

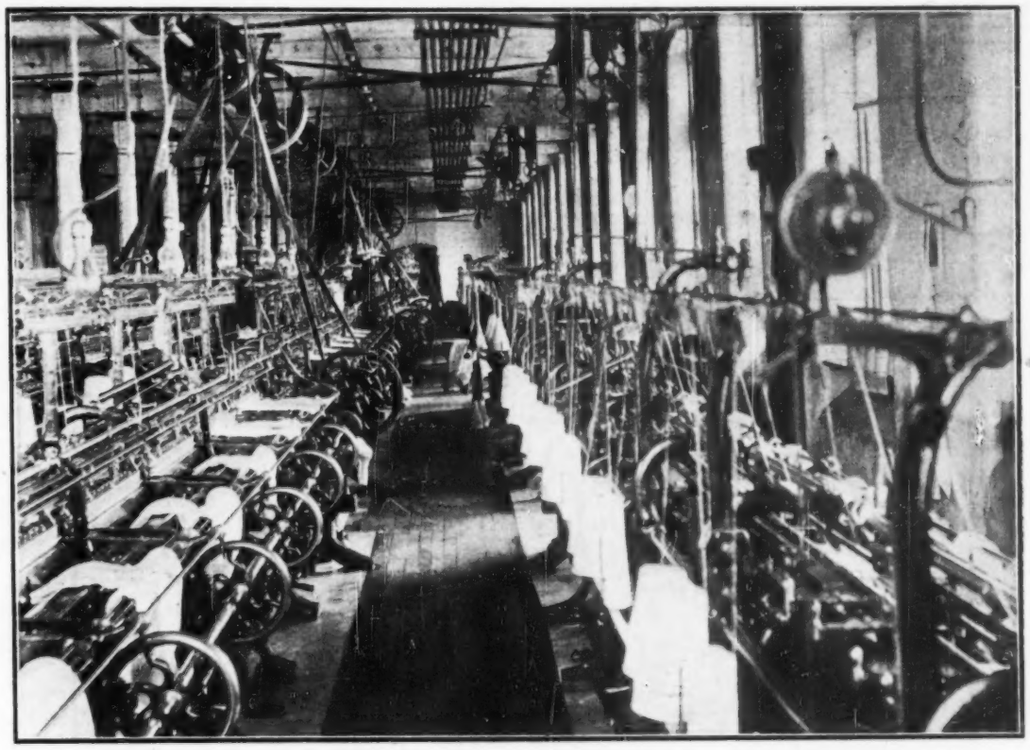
is to be shaped, and when the carriers next pass across the fabric they go only so far, as the pattern demands. The body is finished first, then the arms are knitted on, always according to pattern.

Turnbull products are unshrinkable. There is room in most factories where the garments are placed on forms before being pressed or packed, and in some cases these forms stretch the goods, but in the Turnbull factory these forms are so adjusted that there is absolutely no stretching. The Turnbull garment is the same size the day you buy it in the store as the day after it has been washed and washed scores of times. There are two reasons for this. In the first place the fabric as, already stated, is not stretched to make a large sized garment. In the second place the garment is made unshrinkable by the Turnbull Company's special process. In the course of many cleansing baths which the wool is given before the finished product finally goes out to the public, there is one bath, followed by a secret process that "fixes" the wool so that you cannot shrink it. So confident are the manufacturers in their own goods that they guarantee to replace any garment that shrinks. In everything the Turnbull product is hygienic. The factories are light and airy and the operatives are ensured plenty of air and light while at work. The least amount of dust or foreign matter is carefully washed out of the garments before they are packed, and the numerous stages during which they are subjected to high pressure under high temperatures guarantees the sanitary condition of every package of Turnbull underwear.

From the time, when, in 1854 Robert Turnbull and John Deans, Old Countrymen who had made up their mind to start in the textile business in Canada, came to Galt, Ontario, the conscientiousness which they put into their work and which first made Turnbull goods known, has been observed by them and their successors in the business. Four years after these men left Hawick, Scotland, they were established in the little old mill in Galt. In those days practically everything was done by hand labor and outside of the new firm there was only one firm in the same line of business in Canada. There were only a handful of employes to begin with but each man was an expert.



Knitting Machines for making Ladies' and Children's Ribbed Underwear



Section of Machinery for Knitting "CEETEE" Underwear

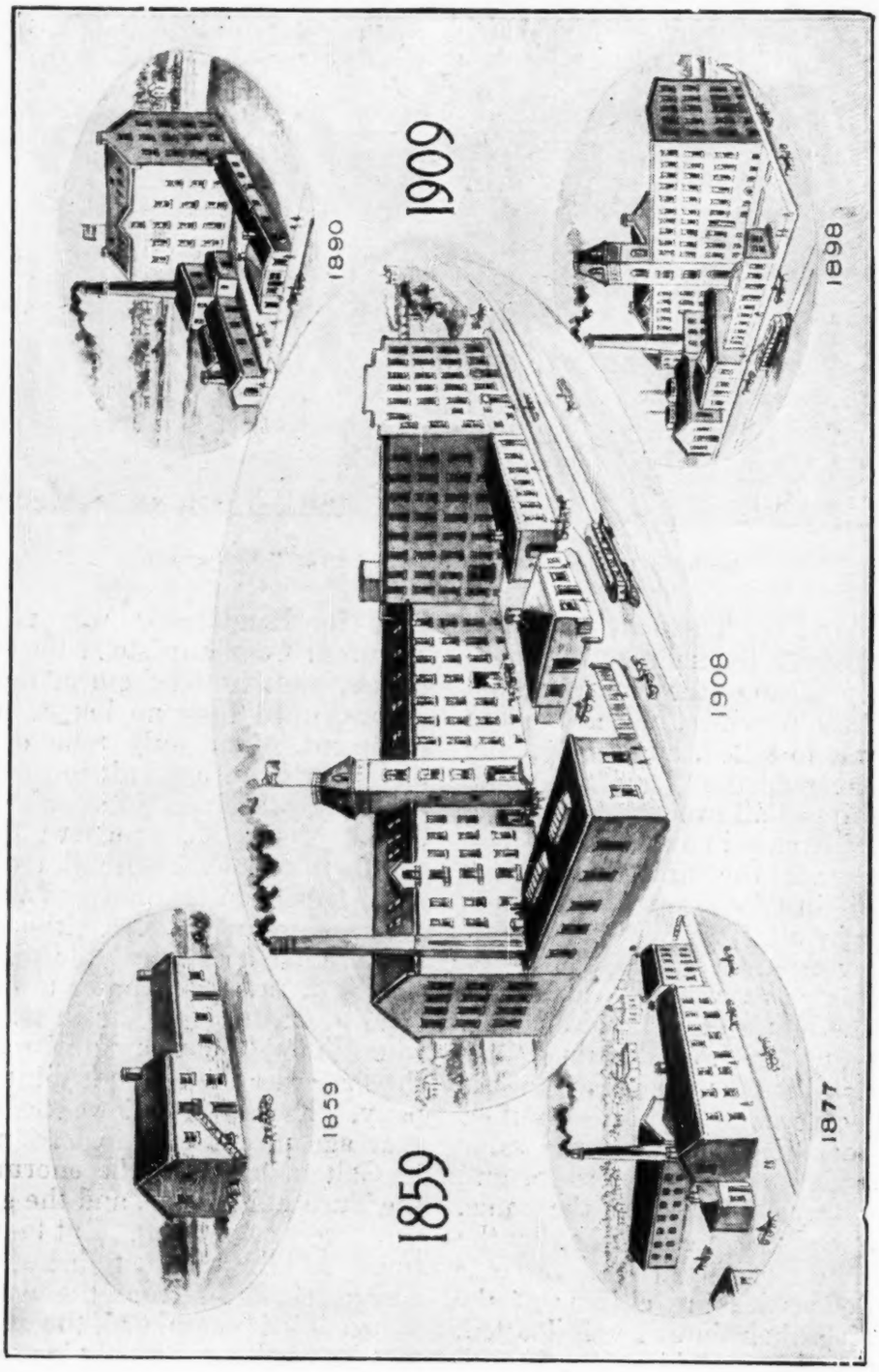
The reputation of the Turnbull goods was soon abroad through the neighboring country, then they became known throughout the whole of the province, and as modern machinery was installed, and as shipping facilities increased, the Turnbull goods came to be shipped all over the Dominion. In 1897 the increase in the business had been so great that the firm sought new quarters and installed more machines, some twenty in all. Two years later, Mr. Turnbull, having already bought out the interests of his partner, died, leaving the business in the hands of his two sons, Mr. C. Turnbull and Mr. J. G. Turnbull. The former succeeded to the management of the business, ably seconded by his brother. These two men, imbued with the same spirit of conscientious workmanship, and aware of the duty they owed to the name, which had already been established by the original founders of the firm, have come to be regarded as leading citizens of the town in which their industry is located, and take an active part in furthering all good enterprises for betterment of their employes and fellow citizens.

For one reason in particular the Turnbull firm is held in high regard. When, with the advent of modern machinery, the need for hand labor was reduced, the Turnbull Company stood by the old employes, maintained them at their old machines, until they no longer needed employment. The only relic of those old days now is an old knitting machine and spinning wheel set in a safe place in a corner of the great modern factory.

When Mr. C. Turnbull took over the management of the business a great many changes were made. Although Robert Turnbull had enlarged the plant, his son went still further in order to meet the increasing demand of business. In 1890, when the old Wardlaw mill was obtained, the firm was made into a joint stock company. Extension followed extension. A year ago people who had friends visiting in Galt pointed out the enormous size of the Turnbull factory, and the guests sometimes were astonished. But to-day another huge building is just being completed across the street from the main factory. When this is completed, the company will still only be "comfortably" accommodated.

Men have wondered why the Turnbull Company is using Australian wool instead of Canadian wool.

"What is the difference?" asked the writer.

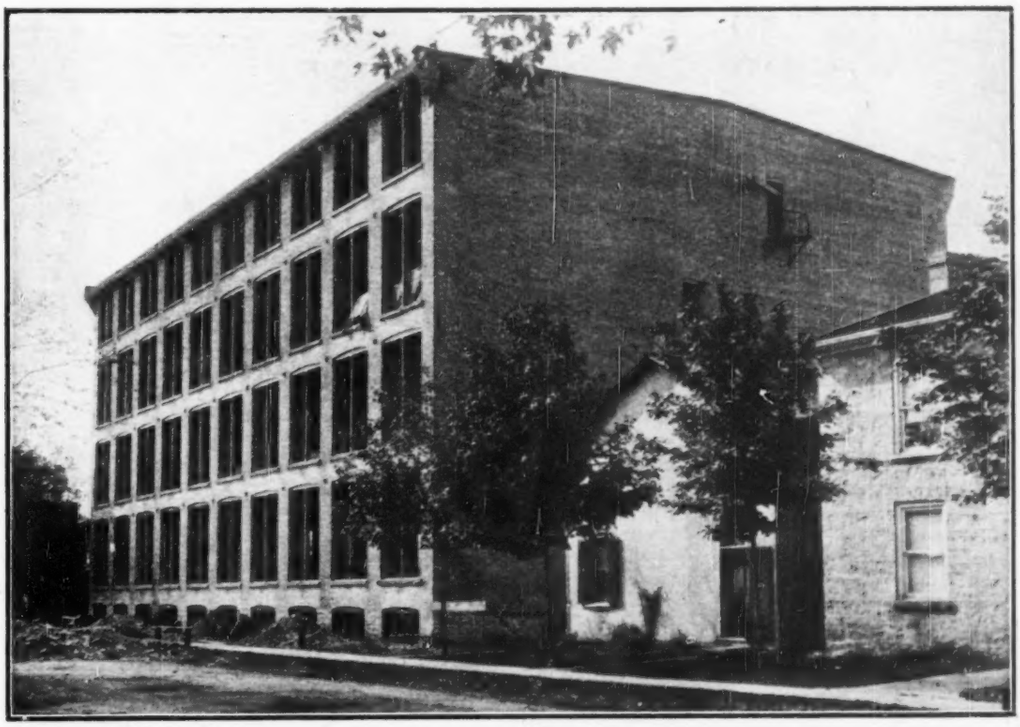


Showing Size of Their Factory at Different Periods

"The difference is this," was the answer. "Two sheep that were brothers might be taken from the same farm. One might be sent to Canada and the other to Australia. At first there would be no difference whatever in the texture of the wool. But as the sheep in Canada began to experience cold weather and the different moisture of the Canadian air, the wool on his back would change its character. It would adjust itself automatically to the climate of Canada and become harder and coarser. On the other hand the sheep which had been taken to Australia would adjust its coat to the milder climate, and the texture of its covering would become softer."

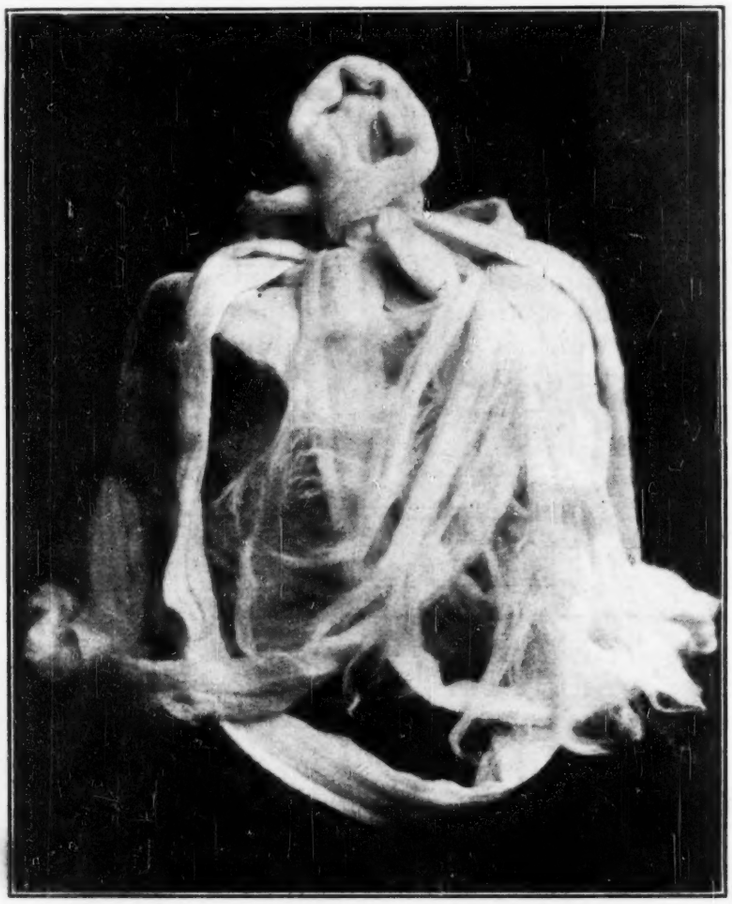
"This is why we use Australian wool. It is softer and more comfortable. Of course, there is a great deal in the handling of the wool after it reaches the factory. We aim in our treatment to preserve the finest qualities in the wool and we succeed. Then in the actual manufacture of our goods we take pains to use two and three-ply thread. This increases the life of the garment wonderfully. In addition to this, all our CEETEE garments are reinforced with extra splicing wherever there is extra wear or strain."

The Turnbull character is not stamped upon the goods at any one stage of the making, but in every stage. It is true that the Turnbull Company is the only concern making the CEETEE Underwear, but in addition to this is the fact that Turnbull seams, Turnbull wool, Turnbull treatment, cleansing, pressing and finishing, are all done in a manner worthy of Turnbull products.



Large New Factory Not Yet Completed

Pass from the room where the mountains of snowy wool lie quivering under the breeze from the picker, to the packing rooms. See the finished garments, two-piece suits, or combination suits, being pressed under twenty pounds of steam. The same snowy color is in the wool, but in addition to that, the original fibres, sweet and clean, smooth and warm and springy, have been so twisted and knitted and put together, that the finished gar-



Sample of Wool Combed

ment, warm and sweet-smelling, as it comes from the press, feels like heavy silk in the hand. Feel the springiness, the stretch and the cling of it, the closeness of the texture, and yet the lightness of the weight. It is Turnbull underwear. It is the best underwear. If you respect your body and the niceties of warmth and comfort, you cannot afford to ignore Turnbull's CEETEE underwear.

One could scarcely believe that the huge new factory which one sees under course of construction on the far side of the road, is an addition to the Turnbull company's factories. The old factory is in itself a huge affair. But to look across at the new structure and recall that it, too, is part of the business of the Turnbull Company, is to appreciate the fact that there must be some extraordinary quality, some inherent



Their Trade Mark

honesty and art in the making of any underwear which has such a place in the good estimation of the public.

Man's Struggle for Efficiency

Interesting Methods he is Using to Make and Keep Him Energetic and Capable

Perhaps the most interesting phase of the present-day struggle to realize our ambitions in whatever direction they may lie, and one indeed on which it were well for everyone to be informed, is the different methods adopted by Americans, both men and women, to keep themselves physically fit to stand the strain of keeping constantly up to "concert pitch."

They are not by any means always adopted until Nature has cried quits and the subject is struggling to recover his efficiency, but whenever employed they are well worthy a study and oftimes ludicrous to the looker-on, though perhaps not to the performer.

If you were to arise at six o'clock some fine morning and visit Central Park and Riverside Drive, New York, you would be amused by viewing, among a number of others, some stout gentleman who looks very dignified after nine A.M.; now, however, he is on a horse (part of the time), or even running on foot, and looks hot, uncomfortable and funny. This is a consistent practice at the present time of many New York business men, as well as those of other cities.

In convenient proximity to several large cities there are Health Institutions that could perhaps be aptly called "Training Institutions." Those who visit there are placed in the hands of a vertible "Trainer" who runs them, rides them, trots them, exercises them, and supervises their diet. They are under strict discipline which does not always set well, but accomplishes what they are there for—puts them in good physical condition.

There are many gymnasiums and physical culture schools in the large cities where an opportune hour a day is taken in giving the body its much needed exercise.

Osteopathic Treatment might be termed, in a way, "exercise without effort," or, better still, "involuntary exercise," for certainly the manipulation exercises the subject though not of his own volition.

Many and diverse kinds of massages, Swedish, German, etc., combined Diet and Exercise, Sour and Sterilized Milk Treatments, Raw Wheat, Fruit and Nut Diets, etc., are being liberally patronized to the end that men and women, under our present mode of living (which is hardly natural) may maintain or even increase their capacity for strenuous effort with its attendant reward.

All of these methods have their advantages—some undoubtedly greater than others—I am not competent to choose. But mark this:

Every one of them that is effective, has for its primary purpose and ultimate result the elimination of waste from the system.

This can not help being the fact, for the initial cause of probably 90 per cent. of man's inefficiency is the inability of the system, under our present mode of living, to throw off the waste which it accumulates.

The result is a partial clogging of the colon (large intestine) which is the direct cause of sluggish livers, biliousness, slight or severe headaches—and with these, or any one of them, comes inability to work, think or perform up to our usual standard.

That eminent scientist, Professor Metchnikoff, states unqualifiedly that the poison generated in the colon is the chief cause of our comparatively premature old age.

Now if these exercises or diets were entirely successful in eliminating this waste

from the colon, they would be, with their strengthening and upbuilding properties, wonderfully resultful—but they do not and can not.

One might as well chop a tree down from the top, or try to pump a lake dry by starting at one of the brooks that feed it.

When you are ill, and a physician is called, the first thing he does is to purge the system—why—first, because the waste has to be disposed of before any medicine will take effect—second, because if there was no waste, you probably would not have been ill at all.

Also remember that healthy blood will destroy almost any germ that is known to science, but unhealthy or contaminated blood welcomes them with open arms and says, "Come and feed and multiply."

Our blood can not be healthy unless our colons are kept pure and clean; the blood is constantly circulating through the colon and will immediately take up by absorption the poisons of the waste which it contains, distributing it throughout the entire system.

That's the reason that biliousness and its kindred complaints make us ill "all over." It is also the reason that if this waste remains a little too long the destructive germs, which are always in the blood, gain the upper hand and we become really ill—seriously sometimes if there is a weak spot.

This accumulated waste is the direct, specific cause of appendicitis, for instance.

Now the first help that we have been procuring when this waste becomes unbearable, or lays us out, is Drugs. These have some effect, but there are a few vital reasons why they should not and need not be used.

Drugs are violent in their action and convulse and sap the vitality of other functions before they reach the colon. The colon is the last spot they reach, therefore it is impossible for them to clean it thoroughly—and last, but not least, the using of Drugs for this purpose must be persisted in—making one a slave to them and constantly weakening parts of the body that should not be touched at all.

So great an authority as Prof. Alonzo Clark, M.D., of the New York College of Physicians and Surgeons, says: "All of our curative agents are poisons and every dose diminishes the patient's vitality."

No, none of these are necessary or effective for the specific purpose of defeating this greatest of all foes to man's efficiency, for Nature herself has provided a means which, if applied in the proper way, will, without any evil effect or inconvenience whatever, keep the colon sweet, pure, clean, and healthy.

That "Nature Way" is Internal Bathing with warm water properly applied; but it must be properly applied to be effective.

It would perhaps be interesting to note the opinions of a Physician, an Osteopath, and a Physical Culturist on this subject: "The results that I have had from the use of the Internal Bath in my own family are marvelous." Geo. H. Davis, M.D., Springfield, Mass.

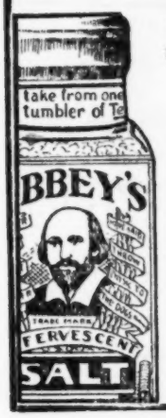
"I have two Internal Baths, one for myself and one for a patient. I am an Osteopath, and find in connection with my work that it does wonders." G. L. Bowdy, D.O., Denver, Col.

"I find the Internal Bath of immense benefit to me. I look upon it as an absolute necessity to the attainment of perfect physical development, and think every person, especially those engaged in physical culture ought to use it." Anthony Barker, Professor of Physical Culture, New York.

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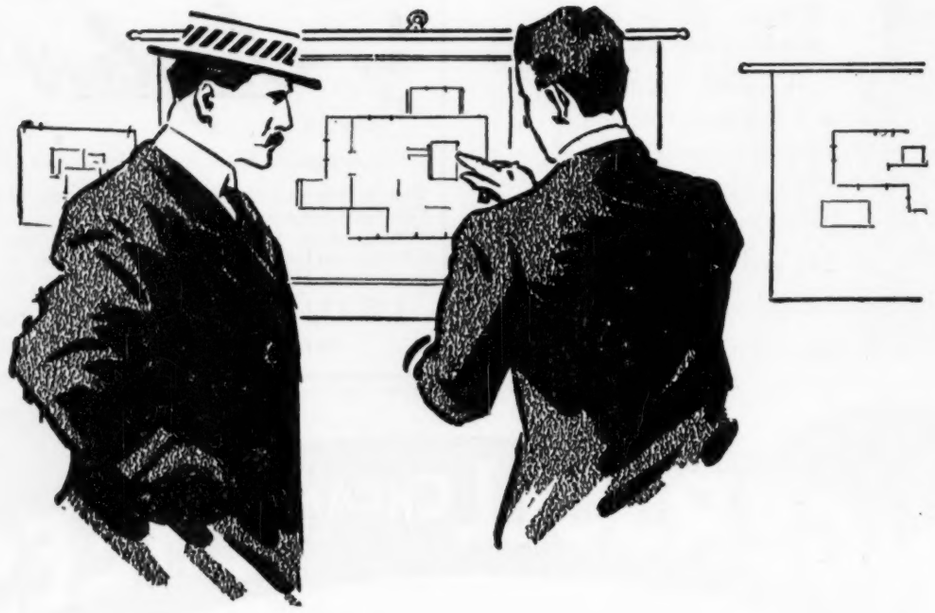




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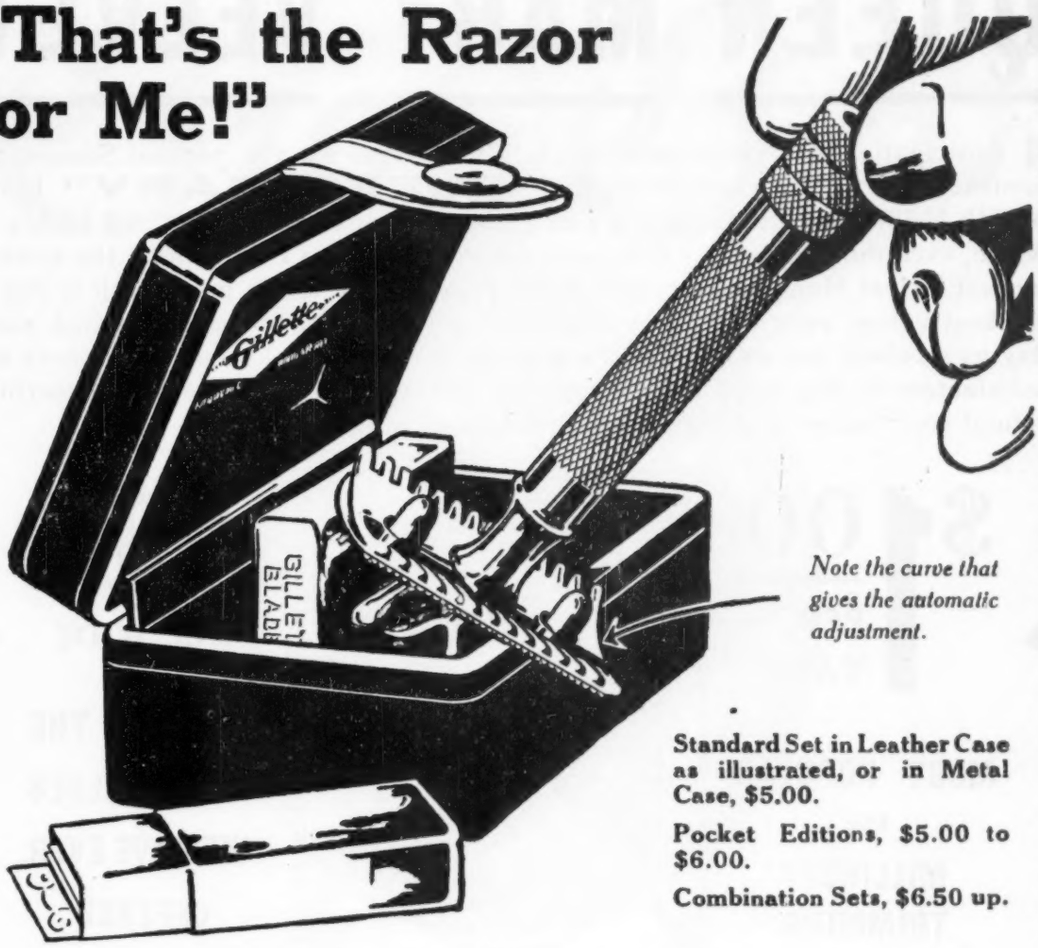
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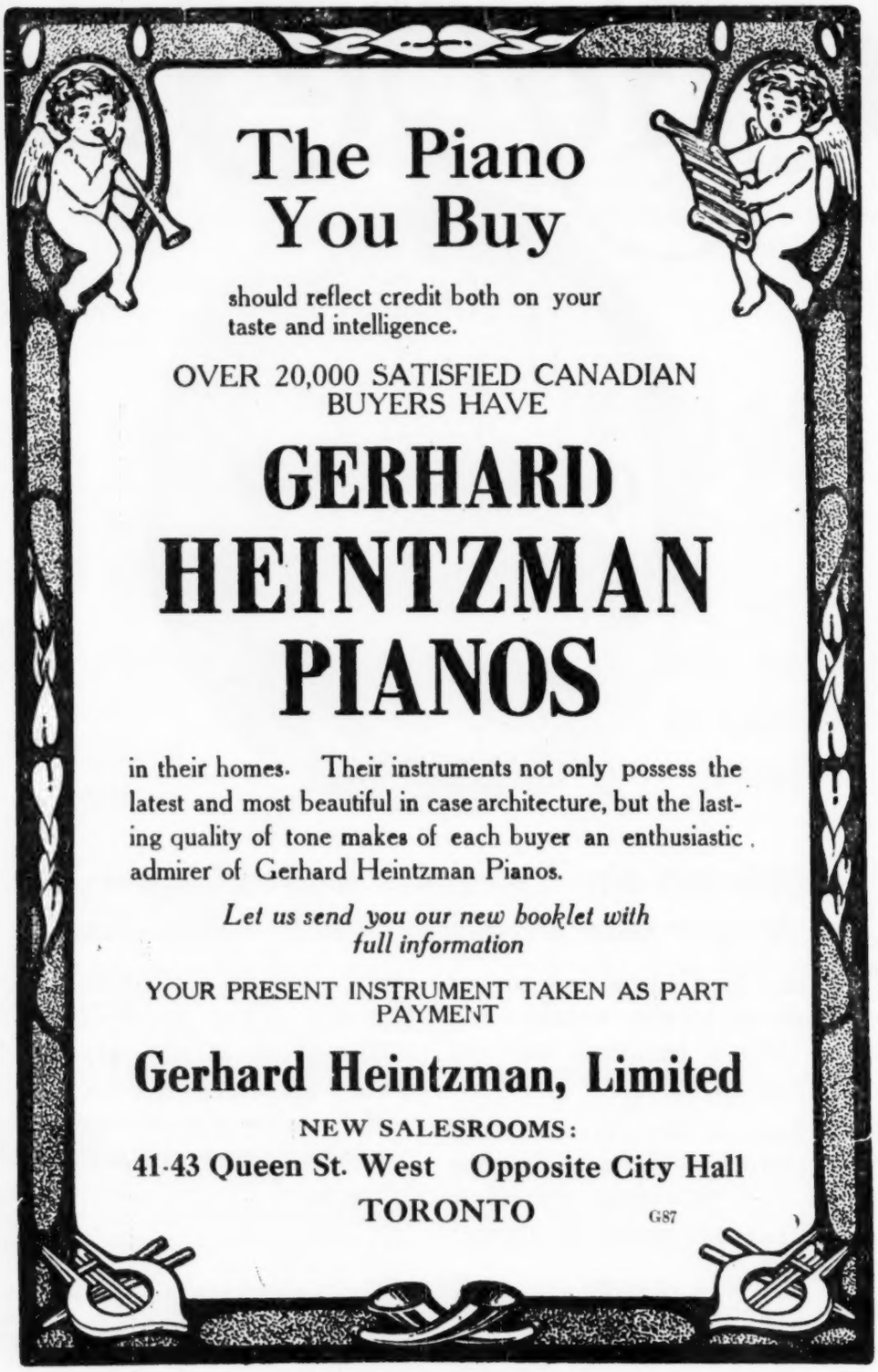
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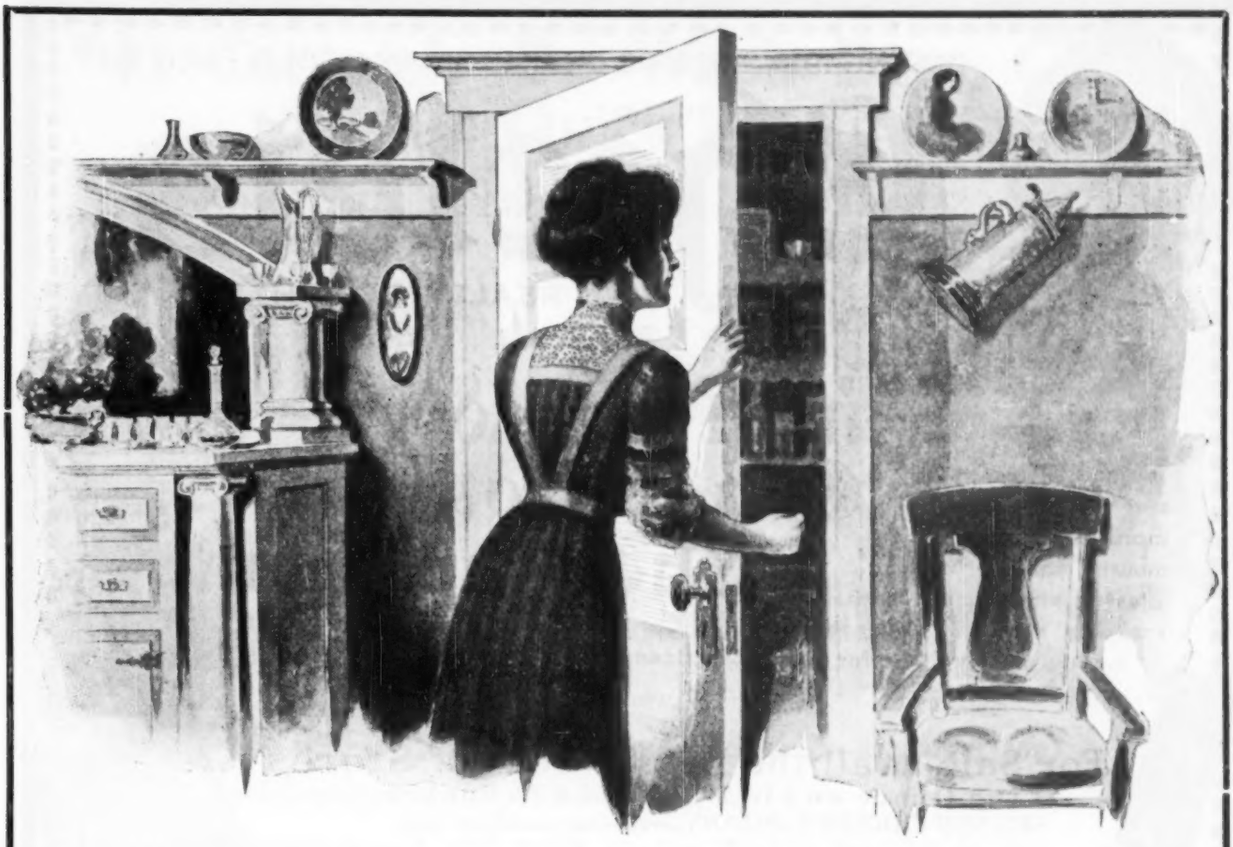
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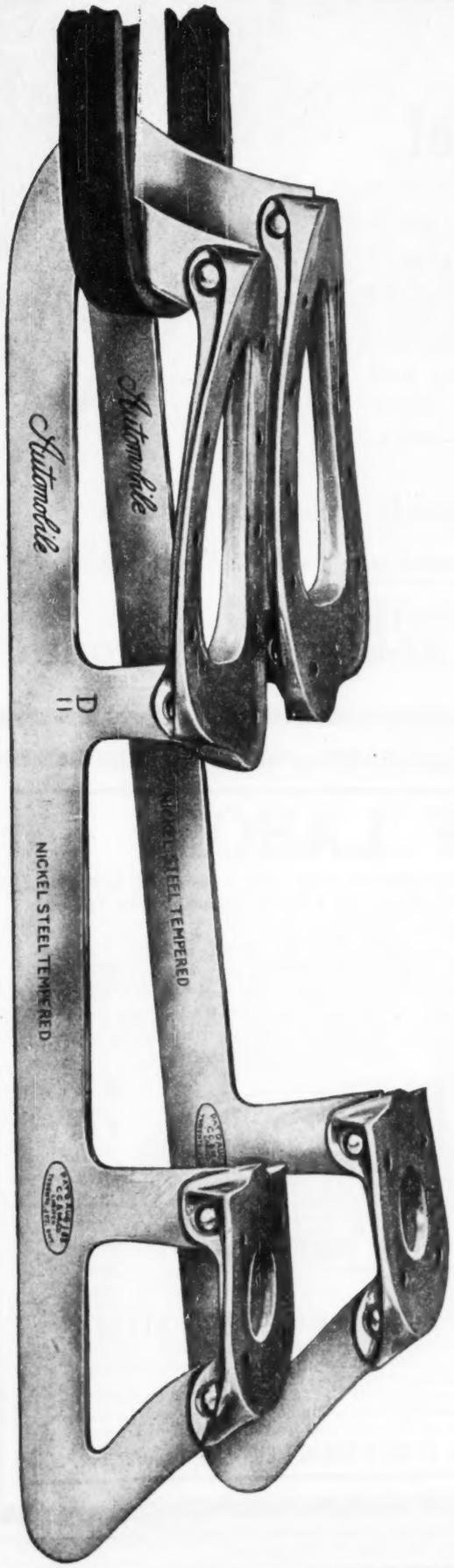
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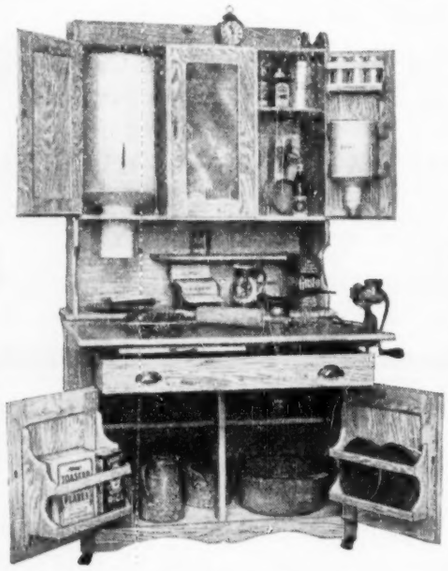
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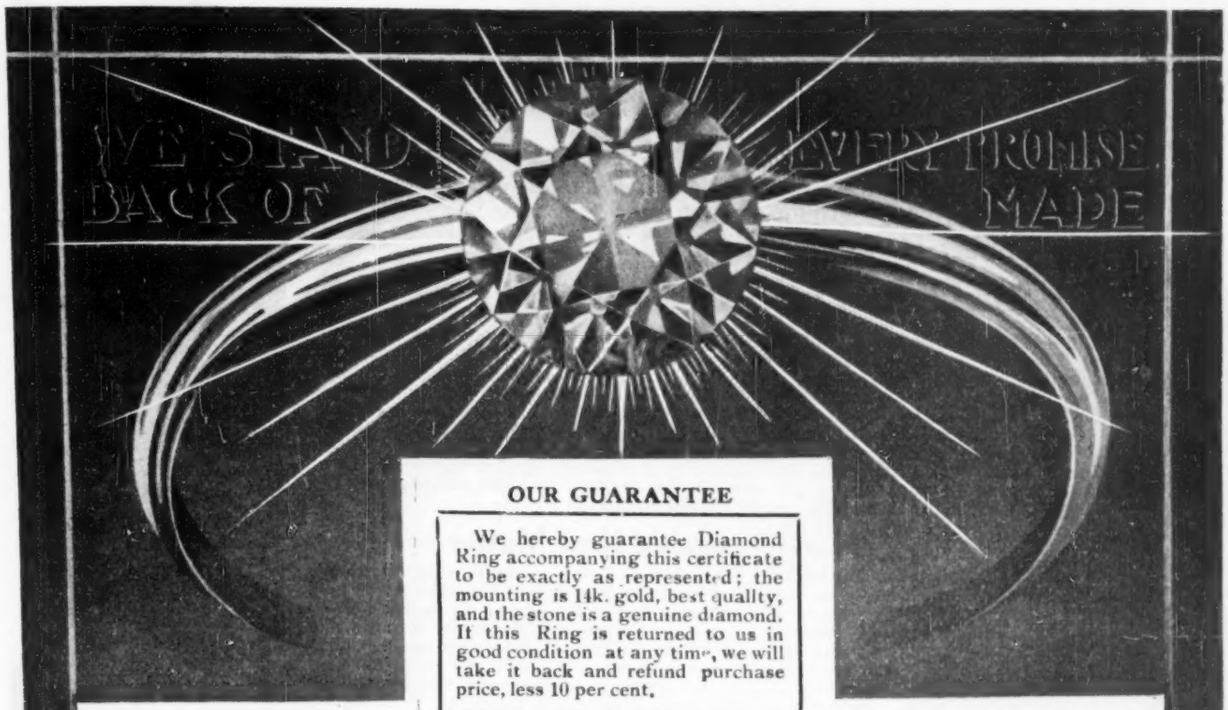
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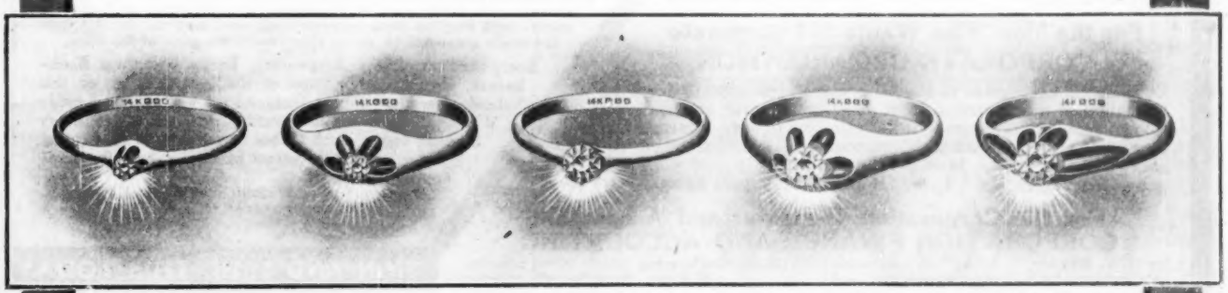
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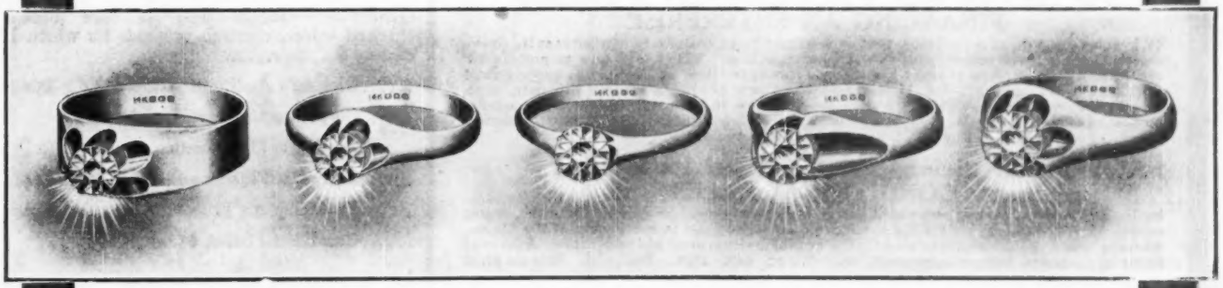
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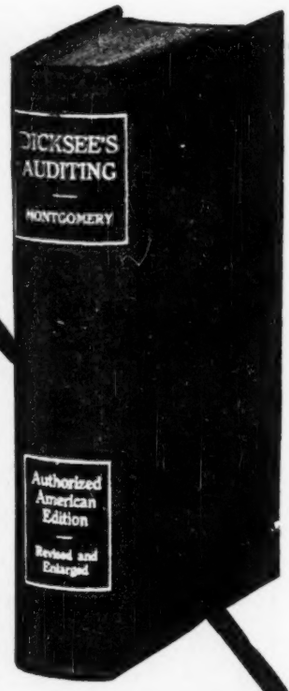


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by F. B. Haring. No concern which makes credit sales should be without this book. States clearly the requirements for a valid contract of conditional sale in every state of the Union, whereby title to goods sold is retained in the vendor until payment has been made. Approved forms of contracts, acknowledgements, etc. 370 pp. 6x9. 1909. Buchram. Prepaid $5.00

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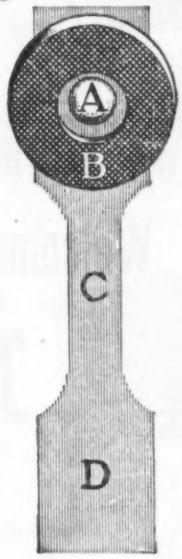
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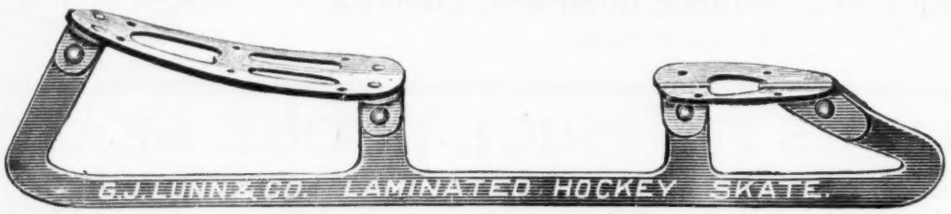
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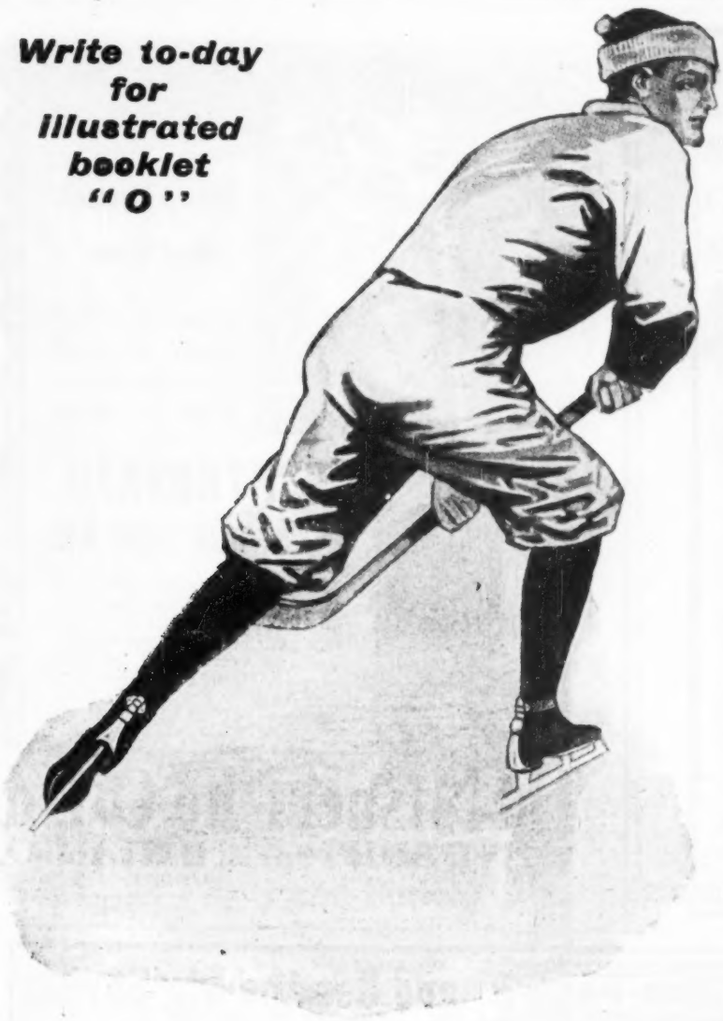
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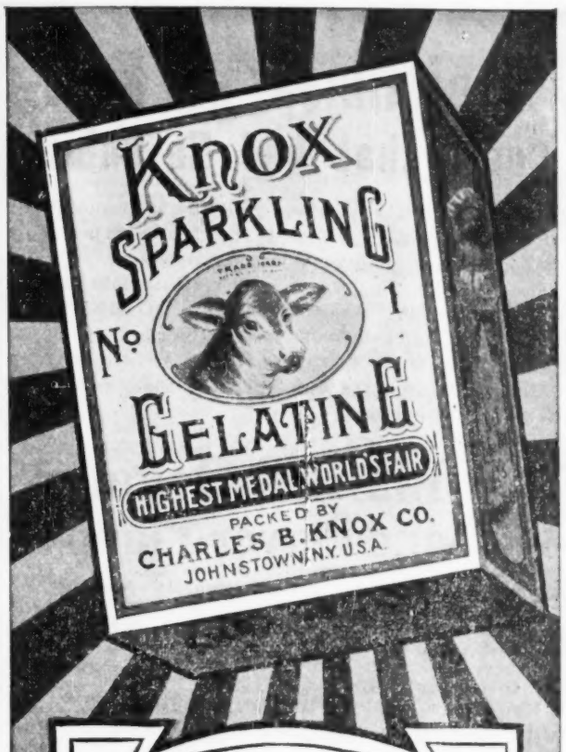
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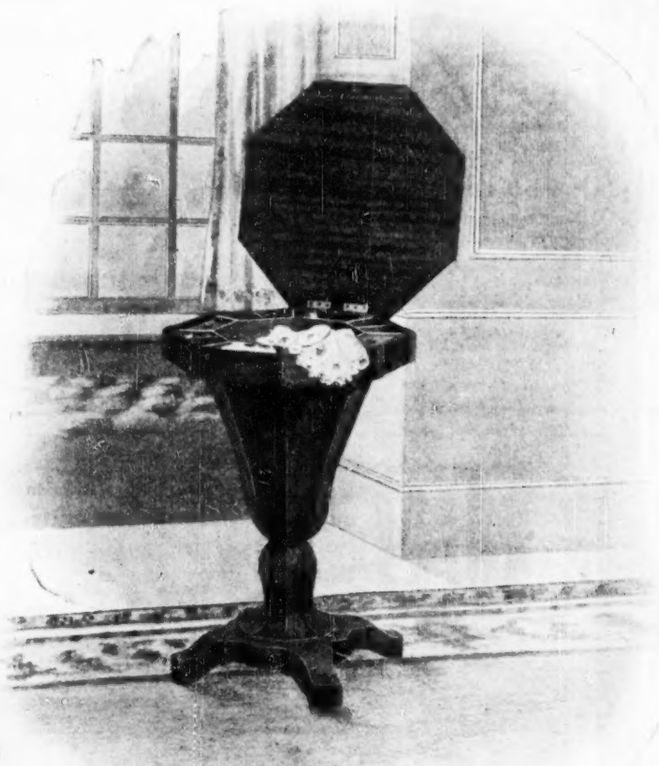
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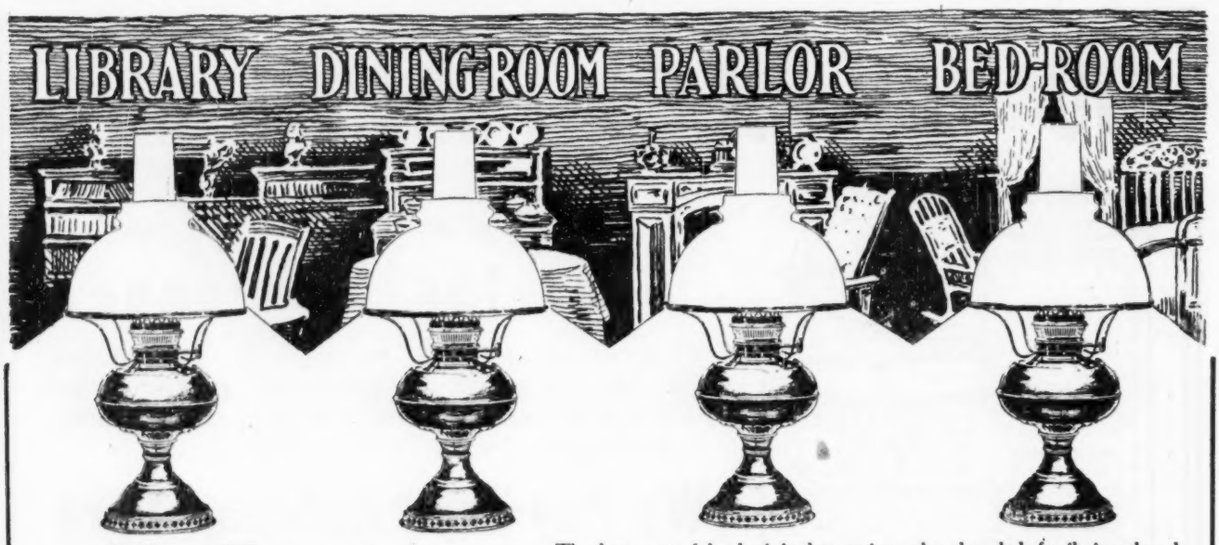
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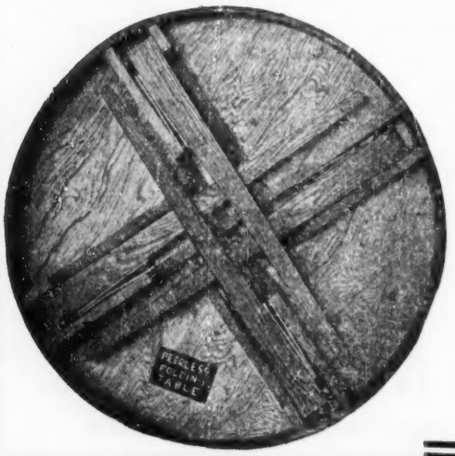
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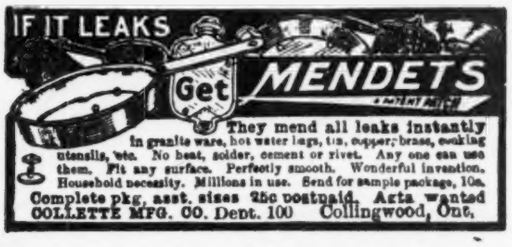
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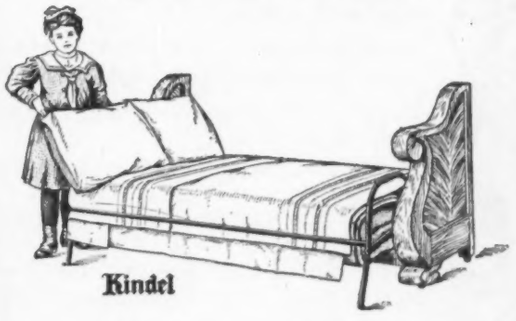
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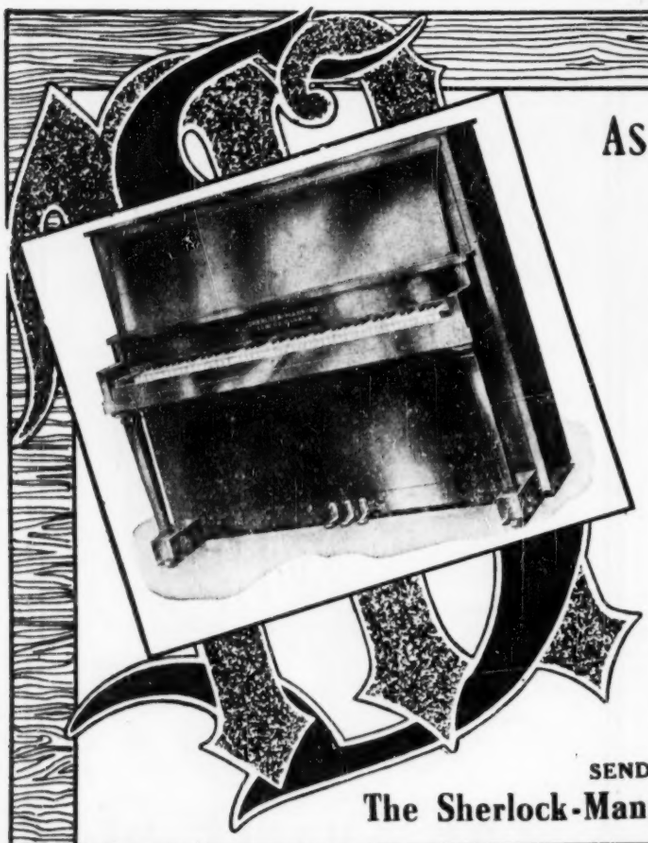
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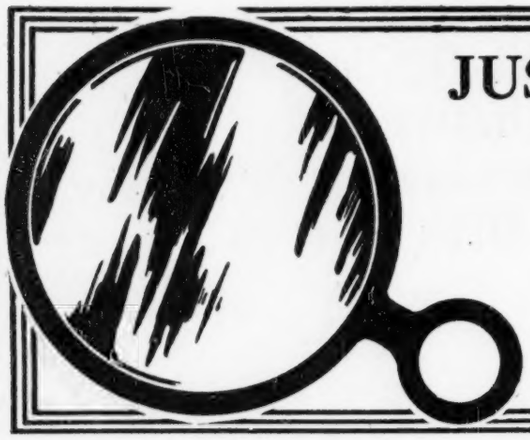
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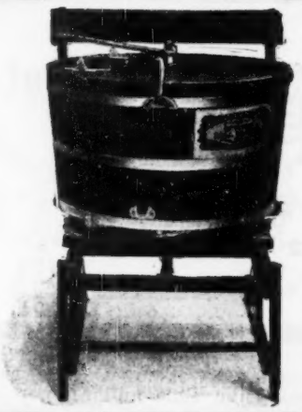
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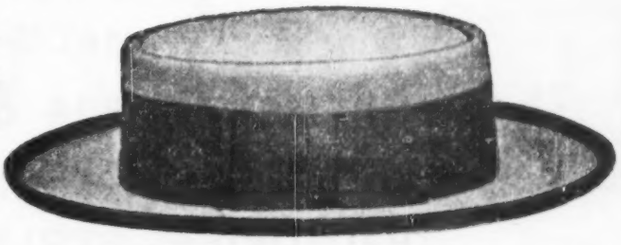


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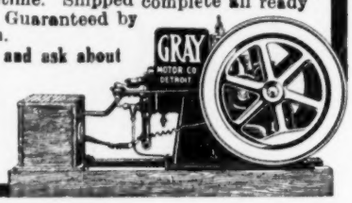
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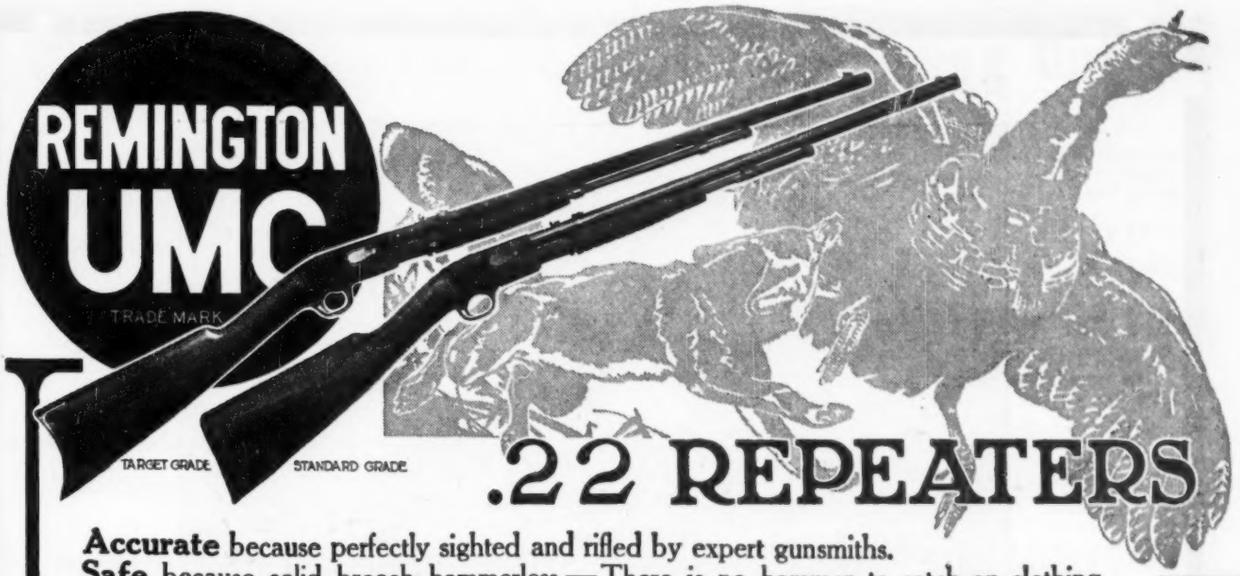
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MOOSE—November 1st to November 15th inclusive. In some of the northern districts of Ontario, including Temagami, the open season is from October 16th to November 15th inclusive.

OPEN SEASON FOR SMALL GAME IN PROVINCE OF ONTARIO

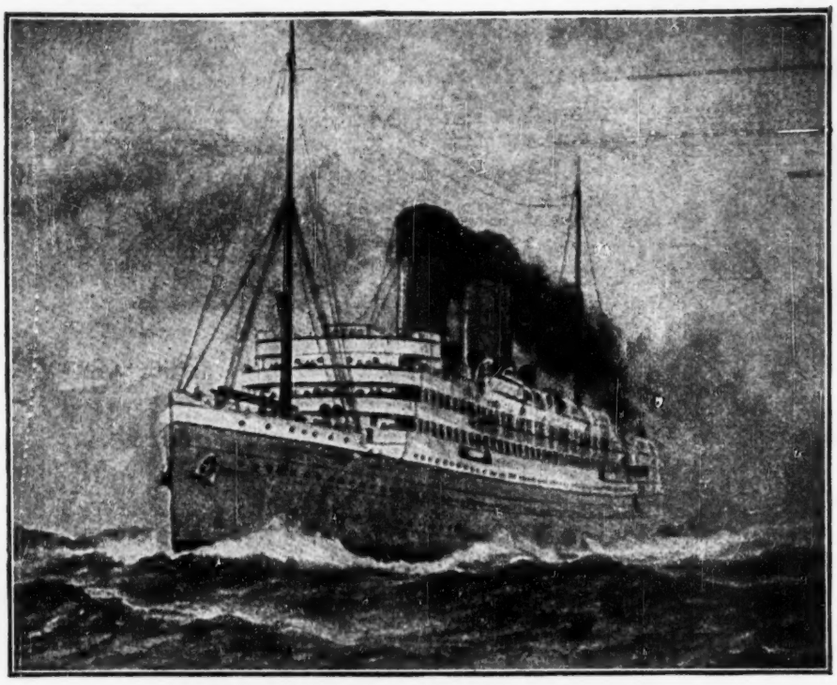
DUCKS—Sept. 15 to Dec. 15 inclusive
GEESE—Sept. 15 to April 15 inclusive.
PLOVER—Sept. 15 to Dec. 15 inclusive.
WOODCOCK—Oct. 1 to Nov. 15 inclusive.
HARES—Oct. 1 to Dec. 15 inclusive.
SQUIRRELS—Nov. 15 to Dec. 1
QUAIL—Nov. 15 to Dec. 1 inclusive.
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Write to the undersigned agents for copy of "Haunts of Fish and Game," containing maps, game laws and all particulars.

A. E. DUFF, Union Station, Toronto, Ont.
J. QUINLAN, Bonaventure Station, Montreal, Que.

W. E. DAVIS, Pass. Traff. Mgr., Montreal
G. T. BELL, Asst. Pass. Traff. Mgr., Montreal
H. C. ELLIOTT, Gen. Pass. Agent, Montreal

GRAND TRUNK RAILWAY SYSTEM



THE ST. LAWRENCE ROUTE TO EUROPE BY THE ROYAL LINE

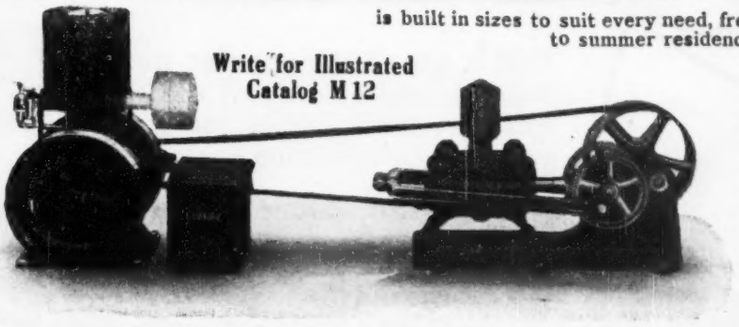
shortens the ocean voyage to less than four days, and affords the traveller two days of delightful, sheltered sailing down the great St. Lawrence with its never ending panorama of beautiful scenery and historically famous points. The splendid triple turbine steamers **"Royal George"** and **"Royal Edward"** hold all speed records and afford the most luxurious accommodation in the Canadian-European service. The English port, Bristol, is only two hours' run to London by the special boat trains which meet the Royal line Steamers on arrival. For further information see nearest steamship agent, or the Canadian Northern Steamships, Limited.

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is built in sizes to suit every need, from town waterworks to summer residences.



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The "LONDON" makes the individual hotel, factory, home or farm independent of outside conditions, and gives practical fire protection.

We Supply the Smallest as well as the Largest Plants.

Advise us of conditions and we will quote you.

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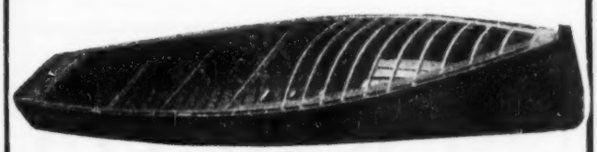
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PENETANGUISHENE, ONTARIO



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Patterns and drawings furnished with each frame.

OUR FINISHED BOATS

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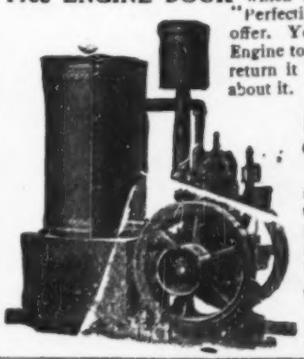
YOU should not even consider engines that operate on gasoline only. The rapidly rising price of gasoline, now 6 to 16 cents higher than kerosene, absolutely makes operation on this fuel too expensive. The Perfection Kerosene Engine operates on any engine fuel. When you purchase it you are on the safe side—proof against all fluctuations of the market. You can always run this engine at a great fuel saving and get the greatest amount of work done. The Perfection **vaporizes its own kerosene** and so makes it as efficient as gasoline—something other engines cannot do.

The Perfection is very light, portable, has only three moving parts, runs everything about the place, is lower in price than any other engine of its capacity on the market.

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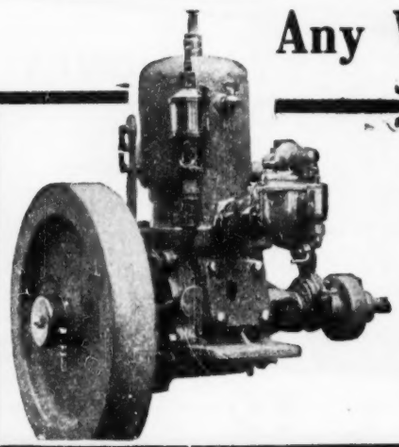
Success Success Success

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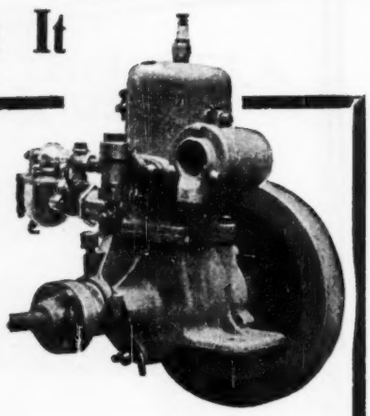
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The No Cranking and Reversible

features give ease of control. Outfit complete, including everything but gasolene pipe and tank. Costs only $65.00.

A card will bring Catalogue "W"

W. and K. MOTOR CO.

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Bilge keels, electric fans, wireless telegraphy. Fastest, newest and only Steamer landing passengers at the dock in Bermuda. Tennis, Golf, Fishing, Bathing, Sailing and Cycling.

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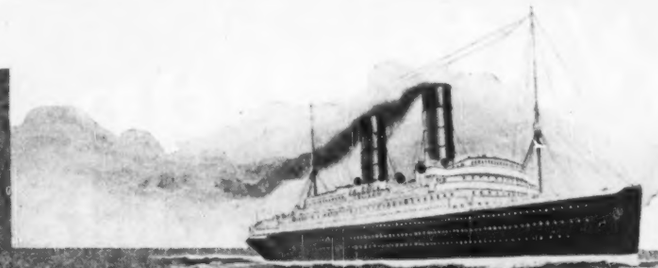
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From New York during the Winter Season of 1911-1912 as follows:

"CARONIA," November 18, 1911, Calling at Madeira, Gibraltar, Algiers, Villefranche or Genoa, Naples and Fiume.

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*Omits call at Fiume on Feb. 20 and March 2 trips.
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Sailing List," "Rate Sheet" and "Steamer Plans," as well as Booklets "A New Way to the Old World," "Mediterranean Egyptian-Adriatic Cruises," "Caronia"—"Carmania"—"Franconia"—"Laconia" may be secured on application to Dept. P, at any of the Company's offices or agencies.

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The above steamers are fitted with submarine signal apparatus and with Marconi's system of wireless telegraphy.

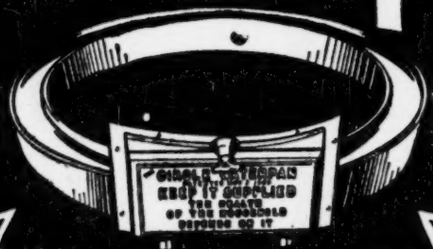








A Waterpan worth while



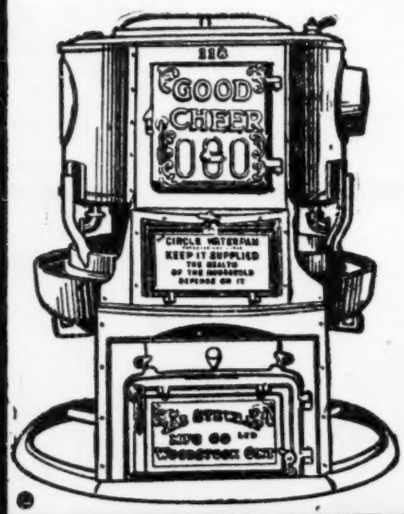
The object of the Furnace Waterpan is to give back to the warmed air the natural moisture that the fire has dried out. But in the average Furnace the Waterpan is made insignificant and insufficient and placed in the least effective position. But the

"Good Cheer" Furnace

Has A Big Circle Waterpan

entirely encircling the fire-pot. This waterpan holds 4 to 6 gallons, and is placed where it will evaporate the water rapidly. It keeps the humidity of the air up to the normal 60% or 70% while the air from the average furnace often contains less than 25% of moisture.

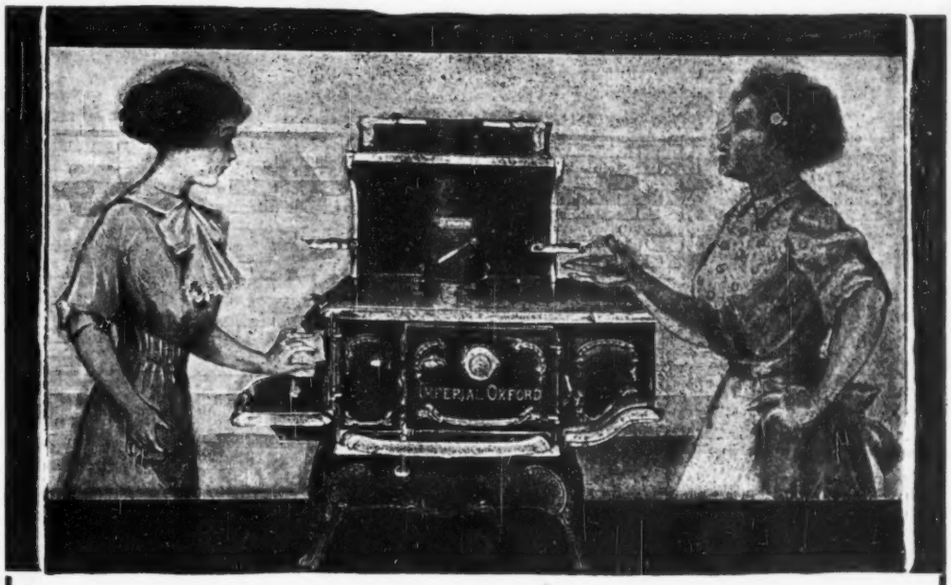
Besides the vast improvement this makes in comfort and healthfulness, the house feels as warm at 65° as it does at 70° when the air is parching and dry. The consequent saving of coal is a big item.



"Good Cheer" Furnace construction throughout is of the same high standard of excellence as the Circle Waterpan.

It's well worth your while to write for Booklet and full information about the advantages of the "Good Cheer" Furnace. 9

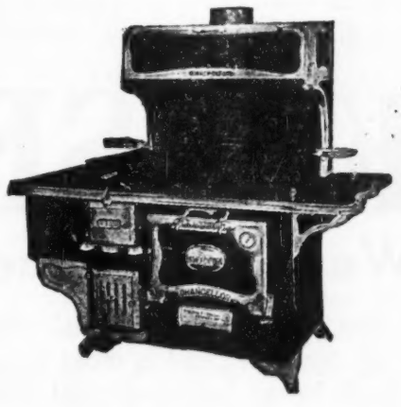
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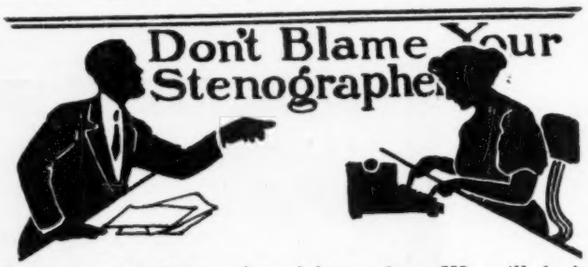
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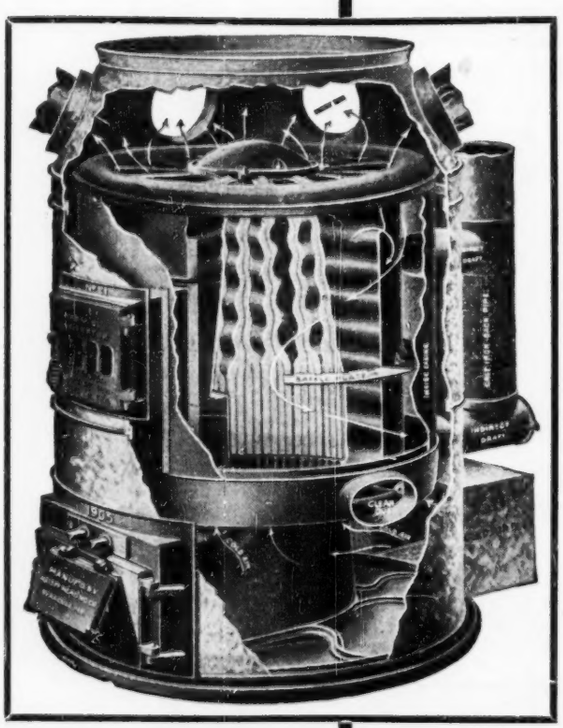


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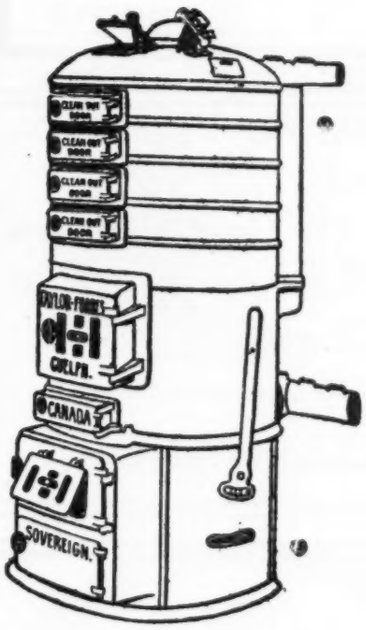
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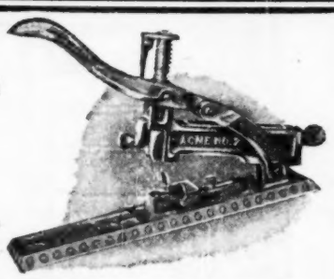
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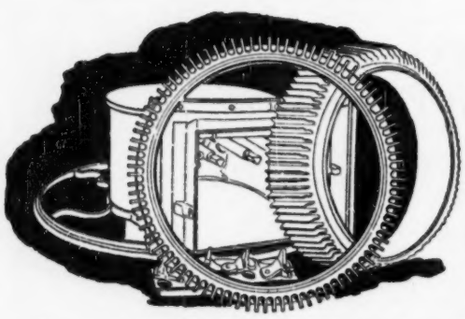
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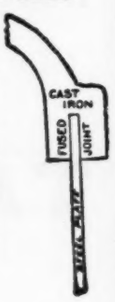
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The fire pot is the most effective radiating surface in a warm air furnace. That is why every manufacturer seeks to increase that surface by the addition of cast iron flanges, or pins, or corrugations. As each of these flanges or pins covers a large part of the primary suface of the fire pot, there is a limit to the number of such cast flanges as can be effectivelv used.

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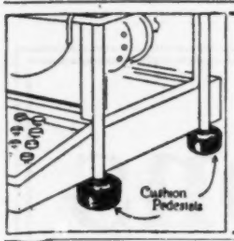


Steel Ribbed (Patented) Fire Pots provide twice as much effective radiating surface as any other fire pot made, and in consequence radiate far more heat with the same amount of fuel.

In a test extending over two years, Steel Ribbed (Patented) Fire Pots showed a saving of 11% in fuel over cast flanged pots.

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A great boy's story. Every boy in the country should read it.

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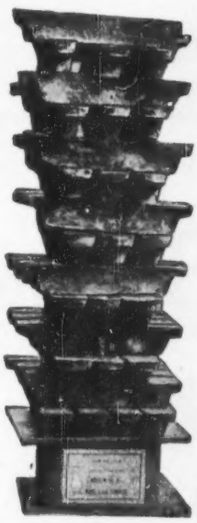
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AT ALL BOOKSELLERS.

Some Packing Box Questions Answered

Every wide-awake manufacturer has noticed the rapidly increasing substitution of corrugated fibre board boxes for wood. If you are one of those who have hesitated about adopting the new form for your product, the following answers may help you to a decision:

Are Corrugated Boxes Strong Enough?



Yes. Surprising as it may seem, they support an immense weight. For example, in a test made by the Macbeth-Evans Glass Co. a HINDE & DAUCH carton, measuring 12 x 12 x 7 inches, containing lamp chimneys, withstood a load of 47 pigs of lead—*did not break down until a weight of 4230 lbs. had been piled upon it.*

Will They Stand the Wear and Tear of Shipment?

Yes. Corrugated Boxes are in reality more durable than wood, because they have a *resiliency*—the air space between the folds of fibre acts as a cushion and readily absorbs all shock.

Is There a Real Saving in Time?

Yes. There is a great saving between a few strokes of the paste brush and the building of a wooden box, which must be nailed throughout. A workman can prepare a corrugated fibre board box for shipment in *One Minute*—it takes ten to 30 times as long with wood.



"How to Pack It"

is the title of an interesting booklet which answers all packing box questions—tells the whole story of the NEW way of packing and, furthermore, shows just why a great variety of manufacturers have found H & D CORRUGATED FIBRE BOARD BOXES money and time savers.

Write for this booklet, at the same time telling what you manufacture. We will send you a free sample to test to your own satisfaction.

The Hinde & Dauch Paper Co.
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Factories—Sandusky, O., Philadelphia, Pa., Muncie, Ind., Toronto, Can.

H & D Corrugated Fibre Board Boxes

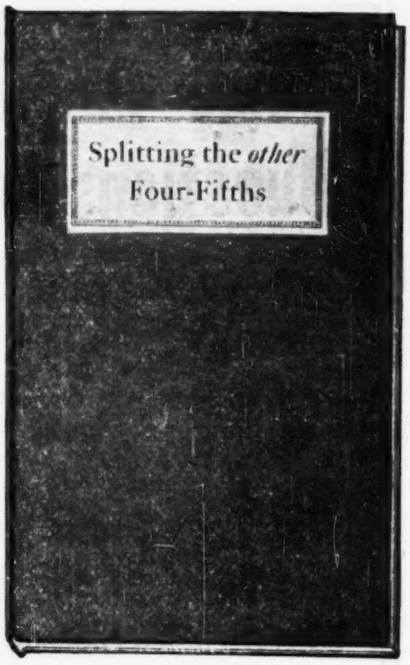
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It's a good job well done, this book. And while frankly advocating the use of the Edison Business Phonograph for dictation and transcription of business correspondence, it is none the less interesting on that account, but rather *more* so, for the



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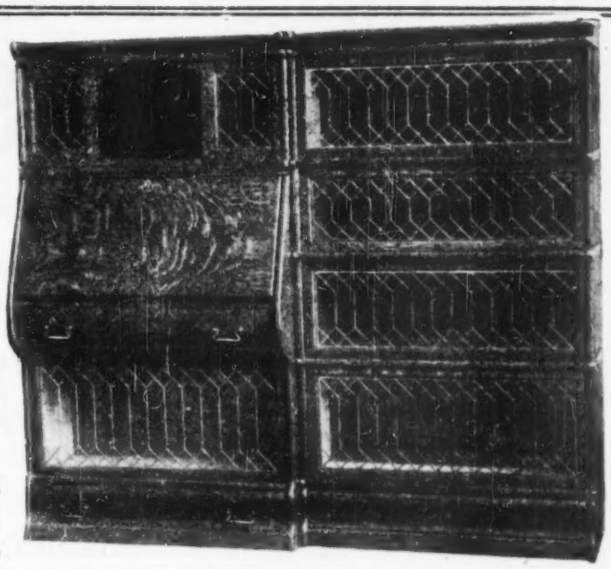
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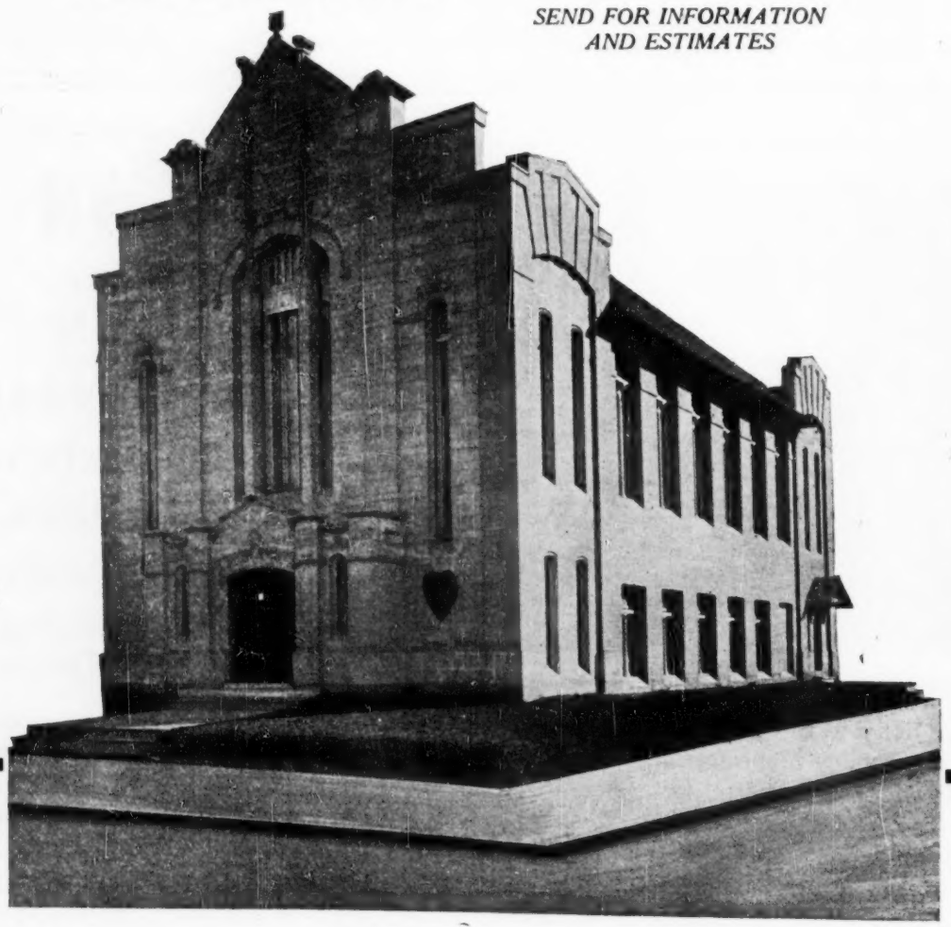
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It is not a telephone, but a "mechanical finder," and whenever a particular man is needed for consultation or at the phone or to see a customer or to O.K. a rush order or in any emergency, the Autocall will locate him wherever he may be in your establishment and bring him to the spot where he is wanted. The Autocall does this without disturbing anyone else, without taking up anyone's time. If you mail to us the following coupon we will tell you all about the Autocall, how it will increase your business and your profits, and we stand ready to prove all we say by a 30 days' free trial of the Autocall. It will pay you to write us for full information.

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YORKTON Wants Men

This beautiful live Western town —the centre of commercial industries and distribution for Eastern Saskatchewan, wants men and more men. There are possiblities for the moneyed man, the laborer, the farmer, the rancher, in and around Yorkton that cannot be equalled in the West. Here are a few of Yorkton's wants:—

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Foundry.
Steam Laundry,
Dairy,
Pork Packing Plant,
Abattoir, Tannery,
Straw-board Factory,
Linseed Oil Mill,
Boot and Shoe Factory,
Broom Factory,
Skilled Laborers — masons (brick and stone), carpenters, painters, decorators, domestic help.
Mills of various kinds.
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Woolen Mills.
Paper Mills,
Wholesale business of all kinds.

Yorkton has the best of railway service, being situated on the C. P. R. mainline between Winnipeg and Edmonton.

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Secretary Board of Trade,
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THEY COME—
SEE—
BUY—



They're Coming to Canada Every Day

400,000 CAME LAST YEAR

FROM the day, over forty years ago, that Horace Greeley, the great New York Editor, wrote his famous editorial advising young men to "go west and grow up with the country," there has been a steadily increasing stream of strong and vigorous manhood flowing Westward, founding homes and fortunes.

One writer of note, who has traveled extensively throughout the entire West, marvelling at what he saw, says that "the wonderful development that has taken place on the broad prairies, where the buffalo and the red man once held supreme sway, could never have been accomplished except through the efforts of the mentally and physically fit." The hardships of pioneering soon broke down the will of the weak and irresolute. The exodus back to the wife's relatives, as a result of this inability to cope with the wild and conquer, was as good for the West in a way as the tenacious grip which the "stayer" and "winner" fastened to the soil and by which he made the wilderness blossom as the rose.

The West owes these hardy pioneers much, though she has paid them considerable on account. Last year $100,000,000 was made by real estate owners on increased values of land alone in Western Canada cities.

Those who come to Western Canada to-day find conditions pretty much as they left at home, only that they find opportunities much more numerous and the rewards for labor and investment much greater out here.

Watrous, Saskatchewan, on the Grand Trunk Pacific Railway, is one of the most favored towns of one of the great transcontinental Railways of Western Canada.

Watrous is located near the banks of Little Manitou Lake, the most wonderful body of mineral water on the American Continent. A century ago the Indians took the sick and ailing tribesmen to Little Manitou to be cured. To-day the white man is journeying from far and near to receive the benefits afforded by these medicinal waters. The Grand Trunk Pacific has selected Watrous as its Central Divisional Point of the great Prairie Provinces, and it is from this Central Divisional Point that the different Branch Lines to other important cities will most likely radiate. The railway alone will employ a number of people whose homes will naturally be at Watrous.

Manufacturing industries will be needed, and Watrous is the natural place for them to locate. And lastly, Watrous has Little Manitou Lake, a veritable Mecca for health and pleasure-seekers. This wonderful mineral lake cannot be duplicated, and no other feature of competing towns can take its place. Thus is Watrous doubly sure of constant and permanent growth.

BUY LOTS IN WATROUS AT PRESENT PRICES.

Judging the future by the past, it might be reasonably said that it would be almost impossible to purchase lots in a live and growing young city in Western Canada and not make money.

Lots in Moose Jaw that sold a few years ago at $100 each are to-day worth $1,000 to $3,000.

Lots which sold in Saskatoon ten years ago for $100 are to-day worth ten to fifty times that amount.

Those who purchased lots in Edmonton ten years ago are now the possessors of property worth 1,000% more than the price at which it was originally purchased—an average increase in value of 100 per cent. each year. ¶In Regina, also, the same rapid advance in values has taken place. Lots which sold for $100 to $200 each, even five years ago, have since sold for $1,000 to $2,000. ¶It is almost impossible to chronicle the rapid advance in values of property in Lethbridge, Regina, Winnipeg, Medicine Hat and other cities of Western Canada. Buy lots in Watrous now while they are selling at the ground floor price.

Here's a Pointer for You

TURN THIS INCREASING POPULATION INTO PROFIT

Grand Trunk Pacific Lots at Watrous with fifty feet frontage, price $100 and $125. Terms: one-tenth cash and one-tenth each month for nine months; no interest on deferred payments. Discount of 5 per cent. allowed for cash in full with order. Make all remittances to Land Commissioner,

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In case you wish further particulars before buying, cut out coupon below, fill in your name and address, and mail to The International Securities Co., Ltd., as below, which Company is the exclusive Sales Agent for all Grand Trunk Pacific lots in Watrous.

INFORMATION COUPON
INTERNATIONAL SECURITIES CO., Ltd.,
649 Somerset Building, Winnipeg, Man.

Please forward by return mail full particulars regarding the sale of town lots in the subdivision to the original town site of Watrous, which is being placed on the market.

Name.....

Address.....

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$400,000,000 of new capital and 375,000 settlers coming into Western Canada this year—3,000 miles of railway building—Western Canada is the fastest growing country in the world to-day; $500,000,000 per year will soon be produced from its wheat fields. Its resources are quickly passing into the hands of private individuals. If you act promptly, you can acquire an interest in its resources; share in the natural increment due to the creation of this new wealth, by our—

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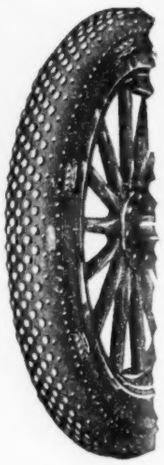
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Overland

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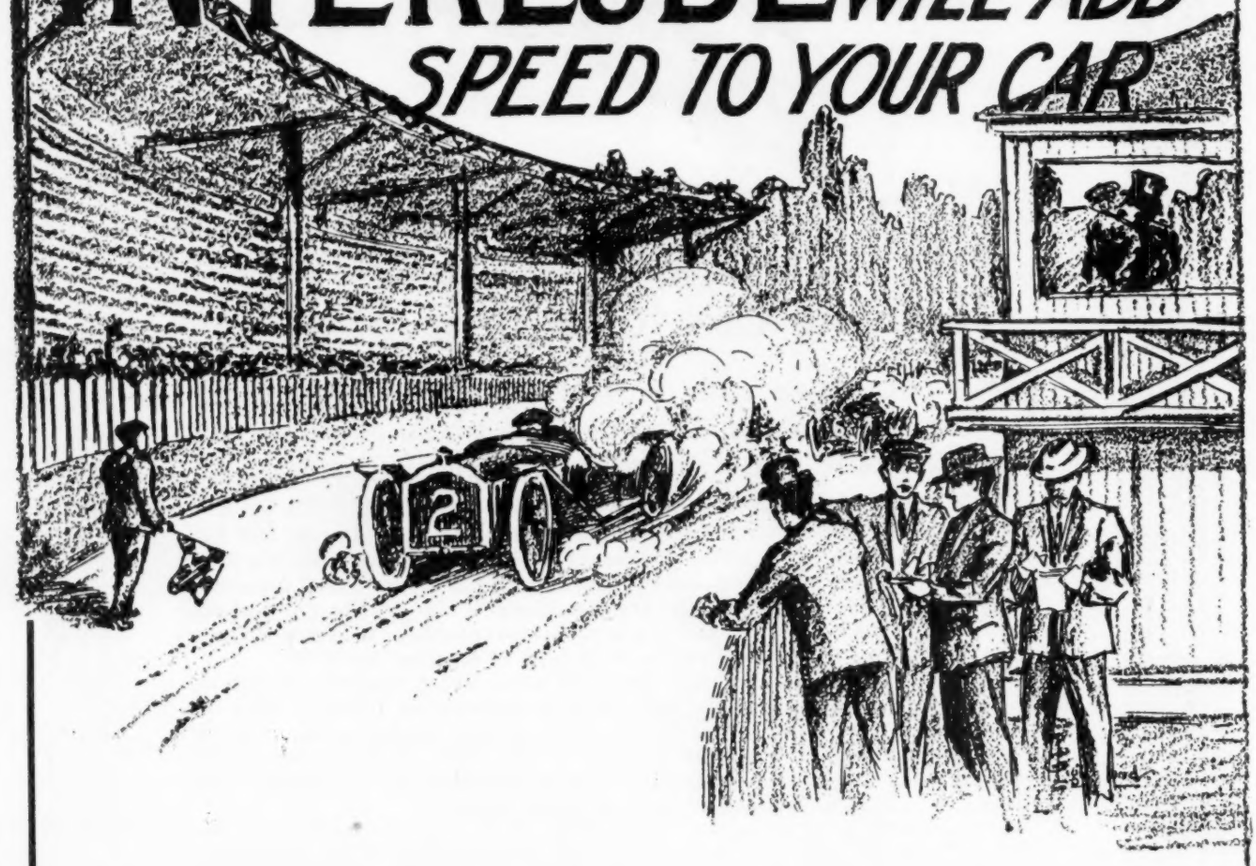
The Willys-Overland Company, Toledo, Ohio



Model 59-T 5-Passenger, Fore-Door Touring Car, $900

Wheel base 106 inches; horse-power 30; Splitdorf magneto; transmission selective, 3 speeds and reverse, F. & S. ball bearings, tires 32x3 1-2 Q. D.

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"Interlube" is a non-carbonizing lubricant, fed in with the gasolene. It reaches all the inner surfaces of the cylinder that are never touched by ordinary lubricants.

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REMEMBER that the adoption of the Knight Motor is not by obscure American and European makers, desperate to break into the limelight, but by makers of international leadership.

The Russell car brings you the engine that is the talk of two hemispheres. Where is there a parallel to the success of this motor? Its remarkable power, quietness, reliability and economy are beyond all comparison.

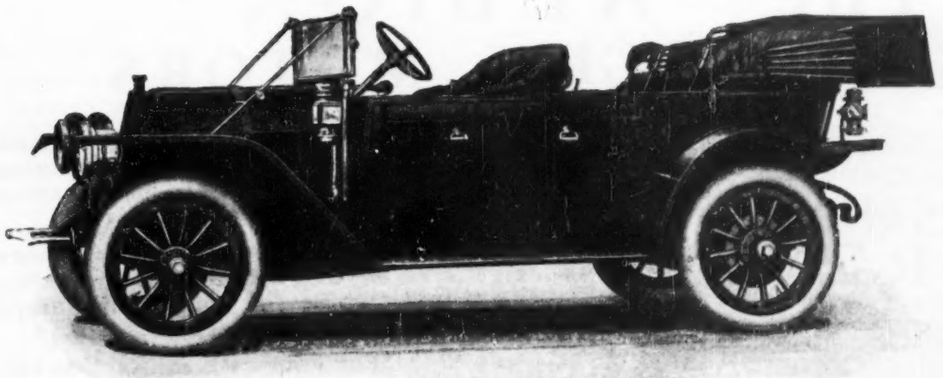
WE are booking orders for our three 1912 models with the Knight Motor, ranging from $3,000 to $5,000 in price and from 40 to 65 actual horse-power. Our advance catalogue covering the entire line will be sent upon request. Ask also for the new booklet on the Knight Motor.

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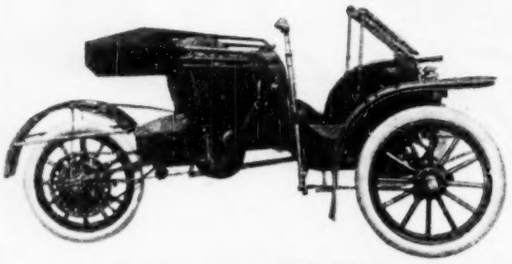


Model "38" with Knight Motor

1912

YOU WANT THIS CAR

At One Cent a Mile



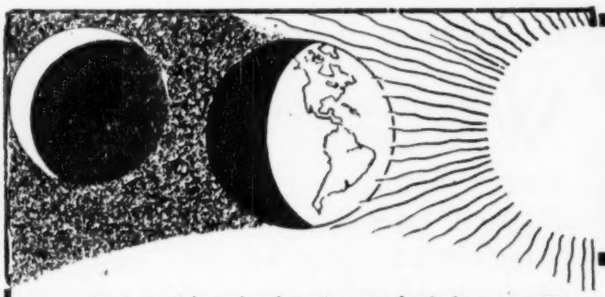
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DEATH AND WATSON
ILLUMINATED SIGNS GIVE CONTINUOUS PUBLICITY.

In sunshine, in the gloom of night our Electric Signs are clearly read, artistic and satisfactory Years of experience and installing advertising signs of many kinds have made our staff expert, and you will find our work lasting and efficient. Let us suggest and quote you.

DEATH & WATSON, Limited, 25 JARVIS STREET TORONTO.

YOU need it in YOUR business.

All the durability and thoroughness of British workmanship are put into

The "ALBION" COMMERCIAL MOTORS



They are the best motors made for Delivery, Carting, Draying, etc., and are built in models suited to your every possible need.

Their economy has been proven beyond a doubt, and their effect as a feature of your establishment is worth considering.

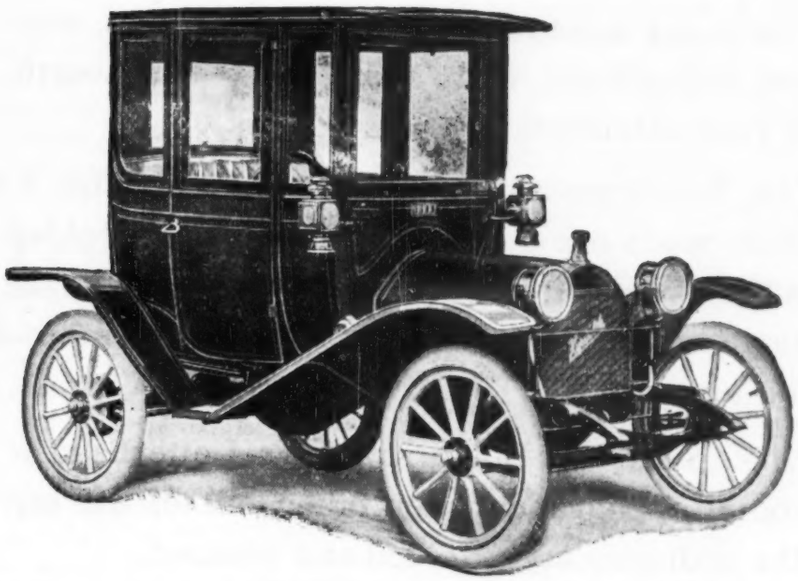
For your own satisfaction send for our New Catalogue "M."

MacDonald & Co.
80 Queen St., OTTAWA, ONT.

SOLE CONCESSIONARIES FOR QUEBEC AND ONTARIO

CONSIDER THE LUXURY OF THIS $1,300 ENCLOSED

Hupmobile



Three-passenger coupe—$1,300 F.O.B. Windsor. Equipped with electric headlights, combination side and tail lamps; dome light inside; shock absorbers in front; 31 x 3½-inch rear tires; horn and tools. Interchangeable runabout body with Coupe only—$80 extra.

Runabout—$850; Touring Car—$1,000; F.O.B. Windsor. Fully equipped.

More Hupmobile coupes were sold last year than any other enclosed car of its type.

The reason is obvious.

The Hupmobile coupe ceased to be an interesting experiment and became a pleasant certainty two seasons ago.

Consider the coziness and comfort of this enclosed car on sharp, chilly mornings, to and from the office; and back again to the house on wet or wintry evenings.

Consider its convenience for about-town business trips—for the journeys to and from the depot; for shopping purposes; for the theatre trips and afternoon calls.

There is not a member of the family from the baby upward that does not partake of its luxury.

And all this at such blessedly small expense.

There is no doubt at all but that the limousine is the height of motor car luxury—and the Hupmobile coupe attains limousine luxury at an infinitely lower cost of upkeep.

Your first investment in the Hupmobile coupe is less than the annual deterioration of the costlier limousine—or any large and high-priced car.

Ten dollars a month ought to cover your cost of operation of your Hupmobile coupe—according to the experience of scores of owners.

Ask your Hupmobile dealer to take you for a spin some day in autumn or early winter, when conditions overhead and underfoot are unpleasant—and see how completely you escape the discomforts of those who go on foot or by trolley or in an open motor car.

Then figure how little this really great convenience and comfort costs you—and act accordingly.

If you wish, your Hupmobile Coupe can be convertible into a Hupmobile Runabout for $80.

HUPP MOTOR CAR CO., 1237 Jefferson Ave. DETROIT, MICH.

Canadian Factory—Windsor, Ont.

Business Man's Stationery

A few months ago we introduced a new size and style of Envelopes and Letterheads for business men's use under the above title.

These are meeting with a kind reception, and if you are not acquainted with them, they are worth while giving your attention to.

The Envelope is a long, oblong shape, size 4 x 7 1/2, the Letterheads are 7 1/4 x 10 3/8 and when folded twice across the sheet fit the envelope exactly and at the same time have no crease at the top, where the embossing or printing appears.

This gives the Business Man's Letterhead a much handsomer appearance when taken out of the envelope, than the ordinary style, folded and creased.

Business Man's Stationery

is stocked in Bond, Cartridge and Velvet Finished White Wove Papers and Envelopes.

Order a supply of this from your printer or stationer. If not procurable in that way, advise us.

W. J. Gage & Co., Limited,

MANUFACTURING STATIONERS

TORONTO, - - - ONTARIO

Paper Mills at St. Catharines.

LOOK at the prosperous stores around you. Analyze their success. You'll find that attractive appearances, a smart, clean store front, and the use of systematic labor-saving devices (with the idea of raising the standard of their individual store service) are the magnetic qualities which are drawing the custom you so much desire. Such trade can be yours if you apply the same methods to obtain it. One of the first and important steps in this direction is the installation of a modern freight elevator. Choose one suited to your particular needs from among the series of

OTIS FENSOM FREIGHT ELEVATORS

Immediately it is installed, it starts to effect changes and improvements that do much to enhance the attractiveness of your store and make it conspicuous for reliable and prompt service. Your store staff, as well as customers, will benefit materially by the adoption of this time—and labor—saving convenience. Salesmen, instead of spending hours in laboriously hauling new stock, arranging, piling and storing it, can so systematize the work as to reduce the labor and time consumed to a very small fraction of the original amount. Sufficient time, too, will be found to properly attend to customers and phone orders—dress windows—keep the store neat and clean—and get orders out on time. Every inch of upstairs and downstairs space can be utilized to best advantage, relieving the congestion downstairs which inevitably occurs where there is no elevator, and allowing stock to be handled quickly, conveniently and economically. The ease of operation and control and special safety features which mark the Otis-Fensom, will meet with the approval of merchants who look for reliable efficiency in an elevator, coupled with absolute safety.

Where there is no need for a power elevator—something smaller and lighter being sufficient for all ordinary purposes—we make a Hand Power Elevator which is admirably suited to such cases.

Send for our new illustrated book, "Freight Elevators and Their Uses."

Do Customers Pass by Your Store?



The Otis-Fensom Elevator Co.

Limited

Traders Bank Bldg.

Toronto

Canada

Please send me your book.

.....Name

.....Address



THE Franklin Institute, established one hundred years ago for the promotion of the mechanic arts, comprising in its membership the most expert and influential mechanical engineers in the world, says:

"A very important device is the escapement, which controls the intermittent lateral movement of the platen with a speed and precision that is remarkable. The Committee has taken the pains to thoroughly test the Underwood escapement with regard to its ultimate speed and for wearing qualities as developed in typewriters having had **8 years of hard usage.** A mechanical writer was made, and with its aid the Underwood was operated at increasing velocities up to **20 strokes per second.**"

"The extreme simplicity of the Underwood key and type bar system secures a light, uniform touch, with ample power for heavy manifolding work, evenness of impression, and absolute alignment of printed matter."

"A key lever, type bar, and a connecting link form **the working combination.** (Other machines employ from eight to sixteen parts.)"

"The universal bar, which operates the escapement, is moved at the proper instant without being felt by the operator. Each key lever has its individual tension, which once adjusted to overcome merely the weight of the key lever, is the only adjustment necessary. No other spring is used in the type-bar action."

"The alignment of the Underwood typewriter is accomplished when the type is placed on the type-bar, and before the latter is put into the machine. When the type-bars are placed in position, they are in alignment and will never change."

"The permanency of alignment is materially assisted by the type-bar guide which locks the type at the printing point, preventing any side motion of the bars."

"Accuracy of alignment is further assisted by hanging the type-bars in a slotted segment, the slots perfectly cut and converging to a common centre. The best materials are converted by a very superior equipment and through exacting workmanship into a writing machine of extraordinary perfection in its minutest details."

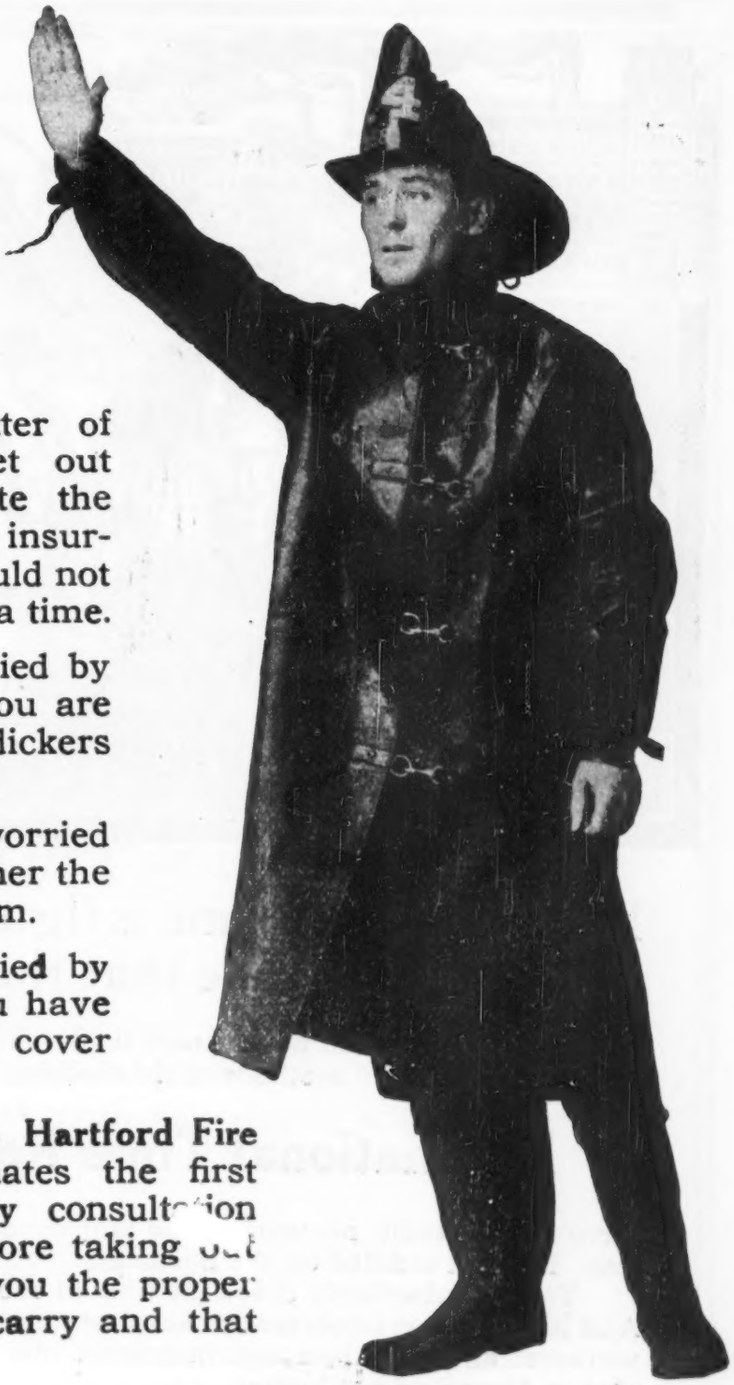
"In recognition of the meritorious inventions embodied in the Underwood Typewriter, and of its exceedingly simple and efficient details of construction, forming a writing machine of the most advanced type with unsurpassed capabilities, the Institute awards the Elliott Cresson Medal for the ingenuity, skill and perfection of workmanship displayed in the Underwood Typewriter."

United Typewriter Company, Limited

Everywhere in Canada

Head Office in Toronto at 7 and 9 Adelaide Street East

"Fire's Out"



THEN comes the matter of insurance. You get out your policy and note the company in which you are insured. Certain questions should not arise to worry you at such a time.

You should not be worried by the question of whether you are insured in a company that dickers and delays over settlement.

You should not be worried over the question of whether the company can pay the claim.

You should not be worried by the question of whether you have had enough protection to cover your loss.

To be insured in The Hartford Fire Insurance Company eliminates the first two of these worries. By consultation with a Hartford Agent before taking out your policy, he will tell you the proper amount of insurance to carry and that eliminates the third.

The evident thing to do before the fire in order to eliminate worry is to be insured in the right kind of company.



Insist on the

HARTFORD

Agents Everywhere



How much lost time is figured in your payroll every week—time that the concern pays for?

You can never know if you employ old-fashioned methods of timekeeping. With an

International Time Recording System

there is absolutely no waste—the employees who lose the time stand the loss: it is not saddled on the business.

You can absolutely check the time of every worker, whether day or piece. And it is quite as important to keep tab on the time of piece workers as day workers: an idle or late man means an idle machine, and an idle machine means decreased production.

Besides stopping time-leaks, an International Time Recording System is extremely useful in making up the pay-roll and paying off the men. A big economizer of expense and effort; prevents errors; gives an original record, which the employee cannot dispute. And in case of dispute he is protected because he has his original record made by himself. Fairest to the Employee. Fairest to the Employer.

We shall be glad to show you *exactly how* an International System can be used in your business. Don't be afraid to ask questions. We have a staff of experts who are constantly working out time-keeping ideas for every imaginable business.

WRITE FOR CATALOGUE "I."

International Time Recording Co. of Canada

LIMITED

19-23 ALICE STREET, TORONTO

143 METCALFE ST., MONTREAL 519 SOMERSET BLDG., WINNIPEG

Just a little Easier every minute makes the

No Three O'Clock Fatigue



Light Touch Monarch

the typewriter of efficiency

THE light touch of the Monarch makes good work just a little easier for the operator every minute of her working day, than is possible with any other machine. This means much more work in the whole day and no three o'clock fatigue. Hence, more business, more profit.



REPRESENTATIVES WANTED

Local representatives wanted everywhere; also a few more dealers for large territories. Write for details and attractive terms.

The Monarch Typewriter Co.

Executive Offices: Monarch Typewriter Bldg. 300 Broadway, New York

Canadian Offices: Toronto and Montreal

Branches and Dealers throughout the world

Kaiamazoo Point Number One

The Kalamazoo Loose Leaf Binder

- is flat opening -



See flat writing surface

Note how it hugs the desk

EIGHT SALIENT KALAMAZOO POINTS

1. Flat Opening.
2. Simple Construction.
3. Vice-like-grip.
4. Great Expansion.
5. Ease of Operation.
6. No Exposed Metal.
7. Accessibility.
8. Durability.

The KALAMAZOO is the only loose leaf binder that combines all the good points of both loose leaf and rigid bound books.

It has the same flexible rigidity and easy opening features, and the round leather back of the permanently bound book.

The KALAMAZOO has all of the adjustable features of all the other loose leaf binders.

It has many new special features peculiarly its own.

KALAMAZOO binders and sheets are made in any size required.

N.B.—Send for Free Descriptive Booklet A1.

TRADE MARK

Warwick Bros. & Rutter, Limited

Loose Leaf & Account-Book Makers

Toronto

King & Spadina

TRADE MARK

¶ The new LADDER FEED holds the ink against the nib, just as it was when writing ceased, so that the flow starts again instantly the pen touches the paper.



THE NEW

"SWAN SAFETY"

CAN'T LEAK

CAN'T BLOT

CAN'T MISS

OUR LITERATURE WILL TELL YOU WHY

MABIE, TODD & CO.

124 YORK ST. - TORONTO

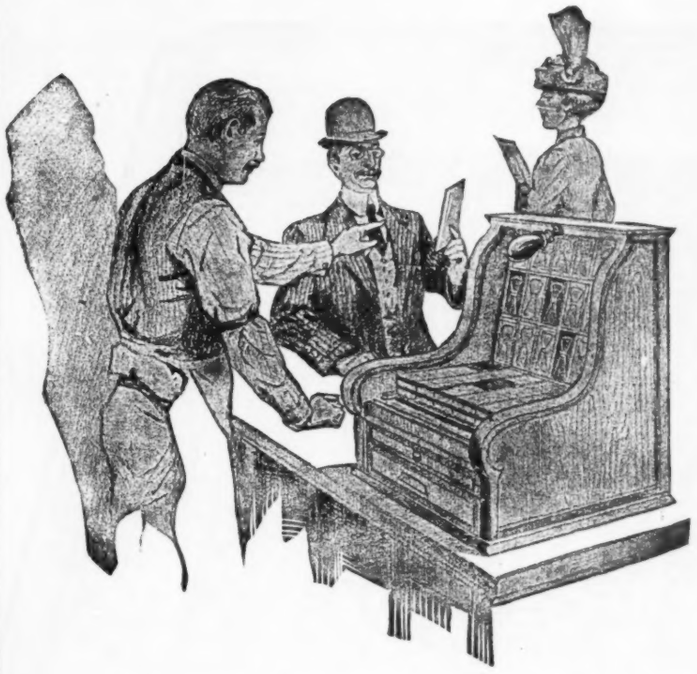


¶ The AIR-TIGHT CHAMBER prevents leakage in whatever position the pen may be carried. The nib is always moist but cannot leak.

Only One Writing

The McCASKEY SYSTEM

Without Any Book-keeper



SIMPLIFIES the HANDLING of ACCOUNTS

You might just as well use a quill pen instead of a steel or gold one as to keep your account in a set of books instead of The McCaskey System.

More than 70,000 merchants in all lines of business are using The McCaskey System. It shortens and simplifies bookkeeping, keeps every account posted and totaled to the minute, keeps every customer informed of what he owes. By giving a statement of the account in full with each purchase you improve your collections, put an end to errors and misunderstandings with customers of their accounts.

The McCaskey System keeps you from forgetting to charge an account. It automatically limits the credit of those upon whom you wish to set a credit limit. It will prove your loss to the penny if your store burns.

We'd like to send you some letters from people you know, about The McCaskey System.

THERE IS ALSO AN ENTERTAINING BOOK—"BOOKKEEPING WITHOUT BOOKS," THAT WILL BE SENT FOR THE ASKING.

DOMINION REGISTER COMPANY, LIMITED,

92 Ontario Street, :: TORONTO

519-521 CORN PRODUCE EXCHANGE, MANCHESTER, ENGLAND.

THE McCASKEY REGISTER CO.

Alliance, Ohio, U.S.A.

Branches:

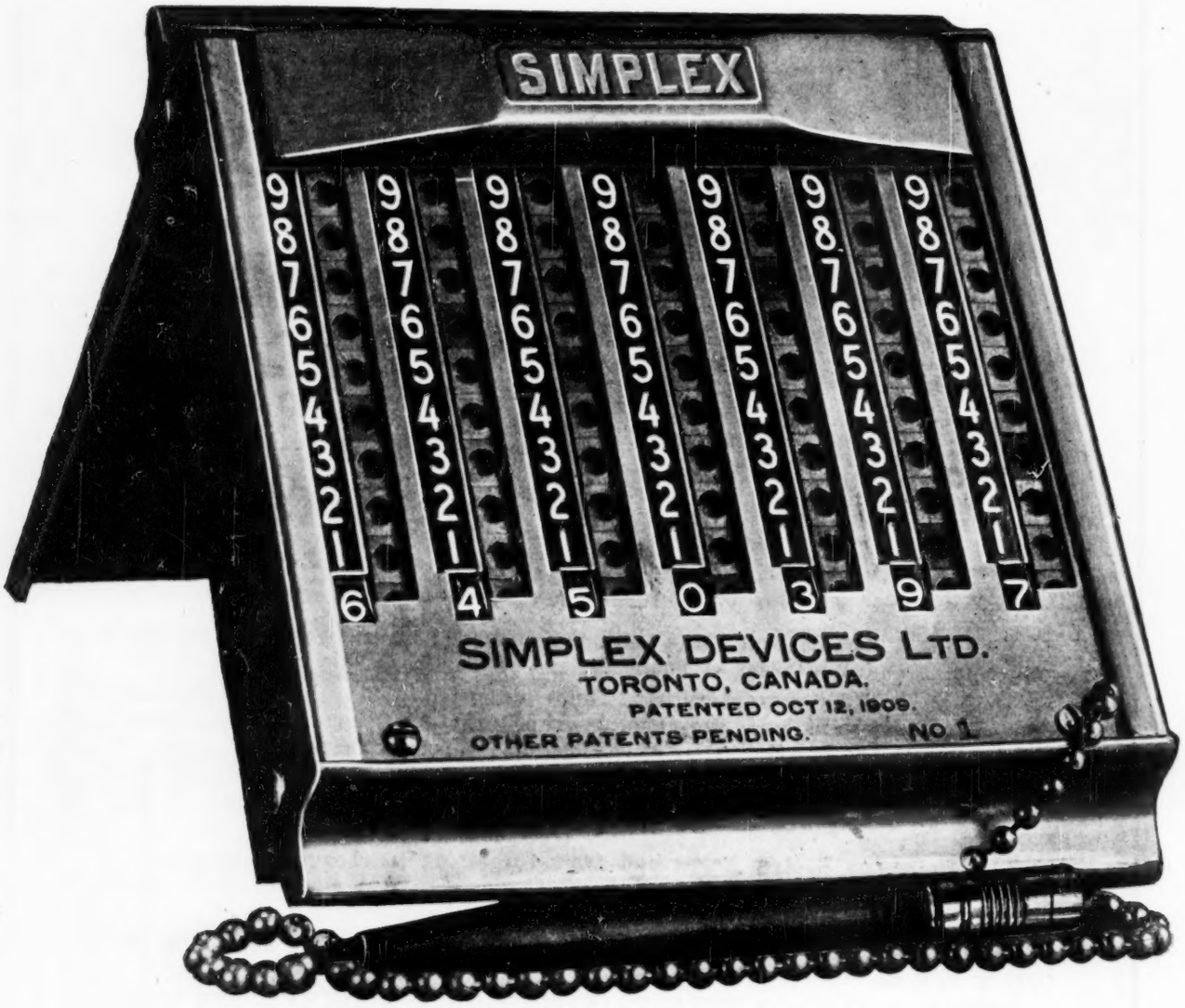
BOSTON, NEW YORK CITY, PITTSBURG, CHICAGO, MINNEAPOLIS, SAN FRANCISCO, KANSAS CITY, MEMPHIS, ATLANTA, WASHINGTON.

YOUR WORK CAN BE DONE

Best by the

Simplex Adding and Subtracting Machine

The cost is so low that you can supply one to **each** of your bookkeepers.



PRICE $25.00

A BUSINESS MACHINE
FOR A BUSINESS MAN
AT A BUSINESS PRICE

Let us send you one—try it for 30 days, and if you are not perfectly satisfied, you send it back and we will refund your $25.00 in full.

Send for our booklet—"Let's Correspond." 59

SIMPLEX DEVICES, LIMITED - - 220 King Street West, TORONTO

It is to your advantage to mention MacLean's Magazine.

THE FOX TYPEWRITER



THERE IS NO TRICK
IN BUYING A FOX TYPEWRITER

SENT ON APPROVAL AT OUR EXPENSE

No other typewriter built—regardless of any claims made—is the equal of the new Fox Visible Typewriter, either in the material used nor in workmanship nor in the number and convenience of its special features. There are many good typewriters being built and sold, but we claim for the new Fox Visible Typewriter that it is **better than the best of these,** and that its automatic features combined cannot be found in any other typewriter.

It has a Tabulator, Back Space Key, Two-Color Ribbon with Automatic Movement, both Oscillating and Reversing, and Removable Spools, Interchangeable Carriages and Platens, Card Holder, Stencil Cutting Device, Variable Line Spacer and Line Lock with Key Release. Its Speed is fast enough for the speediest operator or slow enough for the beginner. It is extremely Durable and almost Noiseless.

FOX COUPON—CUT OUT, SIGN AND RETURN

Simply sign your name to the coupon and give us your address—a catalog will then be mailed you. From the catalog select the equipment wanted—style of type, width of carriage, color of ribbon, etc.—and a Fox Visible Typewriter will be sent you at once, **express charges prepaid,** on ten days free trial. After trial you can make a small cash payment and pay the balance monthly. Simple and easy, isn't it? And safe, too.

Date_____ 191____

FOX TYPEWRITER CO.,
5611-5811 Front St, Grand Rapids, Mich.

DEAR SIRS: Please send me a copy of your catalog and write me prices and terms on the new Fox Visible Typewriter.

Name_____

Address_____

Business_____ H 29

TRADE COPE-CHAT MARK

Copeland-Chatterson

LOOSE LEAF SYSTEMS

have been developed with a keen insight into the needs of the business house.

Special modifications of our standard systems make them apply to your individual needs.

Our employes are expert in their field, and will be very glad to discuss your problems with you.

Write for Full Particulars

THE COPELAND-CHATTERSON CO., LIMITED

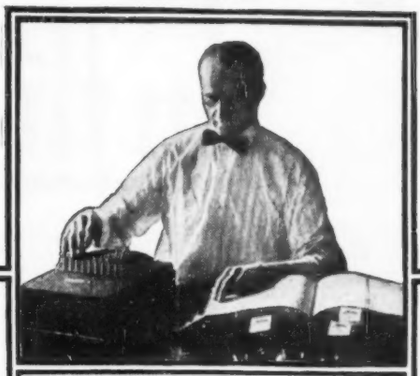
FACTORIES:
Brampton, Ont.
Stroud, Glos., Eng.

TORONTO
HEAD OFFICE

OFFICES:
Montreal, Winnipeg
London, Eng.

No Effort At All To Handle Figures With the Comptometer

like this—



Balancing Accounts

—or this



Extending and Checking Bills

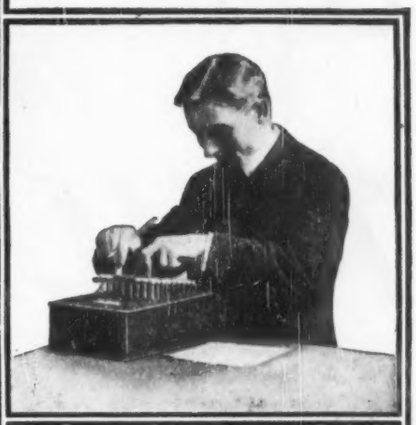
Comptometer

ADDS MULTIPLIES DIVIDES SUBTRACTS



Subtracting the Balance

—or this



Figuring Percentages

"Talk about conservation," said a bookkeeper to whom I was talking the other day, "can you show me a more practical field for it than right here in the accounting department?"

"I never realized what a lot of effort I was wasting, or the needless expense of it until I began using the Comptometer.

"First, I used it only for additions—checking postings, balancing accounts, footing trial balances and the like.

"I looked upon it merely as an adding machine and was thoroughly satisfied with its work."

"One day a demonstrator came along and said, 'Why don't you use it on your other work?' "

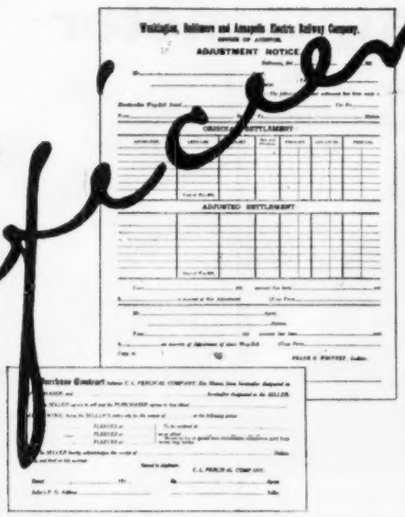
"What other work?"

"Why, multiplication and division—extending and checking bills, inventories, figuring percentages—or any other calculations you would make with pencil."

"I tried it. As a result we now have four Comptometers in the office; and if you want to know what they think of them here, ask anyone—from the manager down—if they'd like to let one of them go."

The valuable man in any office is he who discovers and demonstrates a better way—a more economical way of doing things. By furnishing a Comptometer for free trial we make it easy for you to demonstrate its time, labor and money saving qualities on your own work. Write us about it.

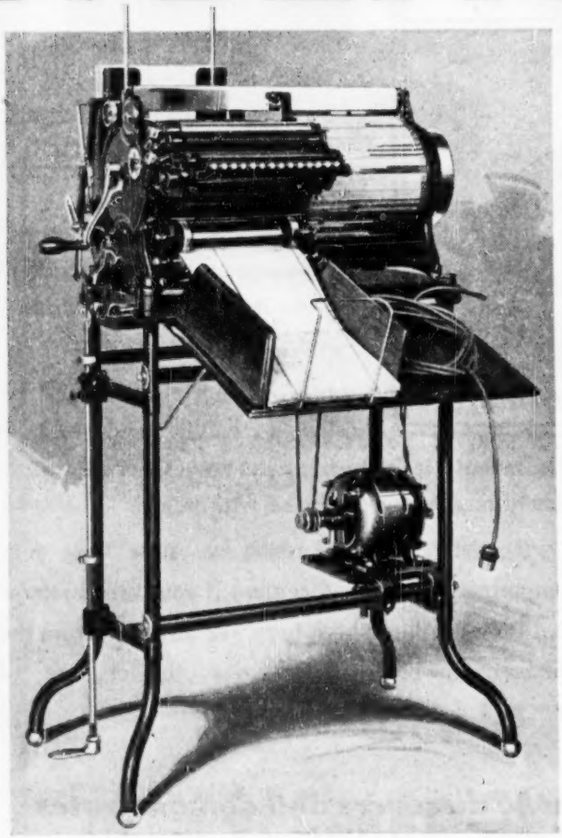
FELT & TARRANT MFG. CO. Key 1696 NO. PAULINA STREET, CHICAGO



Efficiency In the Office

You can materially increase the efficiency of your office methods, and aid in the establishment of efficient principles all through your business, by using

THE MULTIGRAPH



The Multigraph : Complete Unit

For printing and multiple typewriting ; driven by hand or electricity ; fed by hand or automatically; output, 1200 to 5000 sheets an hour

IT does real printing—printers' printing—at 25% to 75% less than printers' prices on the average annual output. It does actual typewriting in quantity—turns out as many typewritten sheets an hour as your operator could pound out in a month on an ordinary typewriter.

With its circulars, folders and letters you can make new customers and increase your business with old ones. At very small cost you can produce all the system-forms you require to keep track of your production and overhead costs and to increase the efficiency of your various departments. And you can print most of your office stationery—when you want it, and in quantities as small or as large as you like.

You can't buy a Multigraph unless you need it.

Our representative will be glad to investigate the money-making and money-saving applications of the Multigraph to your business, with the understanding that you will not be urged to buy unless his report proves to our satisfaction, as his demonstration must to yours, that you have a profitable use for the Multigraph.

More Profit with the Multigraph.

That's the title of a booklet which explains many details—sent free to men in executive positions, if they write upon their business stationery. In itself it is a beautiful piece of Multigraph printing. Write to-day.

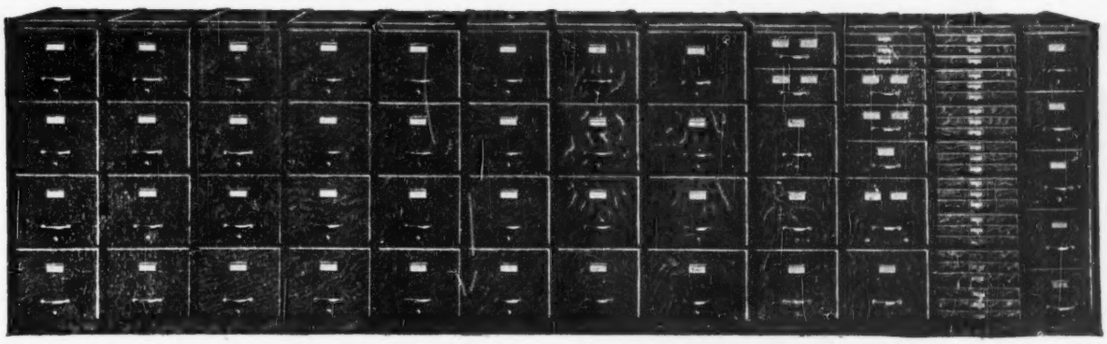
THE AMERICAN MULTIGRAPH SALES COMPANY, LIMITED

129 Bay Street, Toronto, Canada

P. J. F. Baker, Canadian Division Sales Manager.

Branch Offices :—Montreal, 409 St. Nicholas Bldg.; Winnipeg, 232 Chambers of Commerce; Vancouver, 307 Crown Bldg.; Ottawa, 166 Sparks St.; Calgary, 12 Herald Block; Saskatoon, National Trust Bldg.; Edmonton, Alta., Bradburn Stationery Co., First St.; Halifax, Soulis, Newcombe Co., Corner Grenville and Sackville Streets.

Practical Construction Makes Weis Files Do More and Cost Less



No Superfluous Parts---Built for Service



Solid Oak Letter File

Holds 20,000 Papers

Helpful Catalogs and Booklet "Filing Suggestions"—FREE

Catalog "D"—64 pages, describing FOUR COMPLETE LINES FILING DEVICES—Filing Desks, Clips, Desk Accessories, etc.

Catalog "E" shows two complete lines of sectional bookcases, including desk, drawer and cellarette sections. Attractive, practical, inexpensive—all popular woods and finishes.

"Filing Suggestions" is a booklet of practical value to those unfamiliar with filing problems and devices.



Filing Desk



Sectional Bookcase

Sliding Doors

Plain Oak

Golden or Weathered

Any arrangement of nine kinds of drawers for filing letters, index cards, checks; in fact all business papers can be furnished to meet your requirements.

All drawers on roller bearings.

Top 28x52 inches. Solid Golden or Weathered Oak. Swinging Desk Stand, swings or locks, for typewriter, reference books, etc.

Write us for name of nearest Canadian dealer.

You should see the variety in styles, sizes woods, finishes and prices in catalog "E" if interested in Sectional Bookcases.

Case shown above has 8⅞, 10⅞ and 12½ in. high sections, 34 in. wide. Drawer, base and top, 8 feet block space.

Get our catalogs free or

See Your Dealers

Instantaneous reference to the letter orders, catalogues, etc., you file in these cabinets means increased efficiency in your office work.

A practical cabinet—economy in construction, NOT sacrifice of quality, makes it *cost less.*

Dust Proof Drawers on Roller Bearings—Equipped with follow blocks.

Made also in cap and invoice sizes and in 2 and 3 drawer heights—comparatively low in price.

The Weis Mfg. Co.

85 Union Street

Monroe, Mich.

New York Office, 108 Fulton Street, Address Mail to Factory.

SAVE TIME AND MONEY

BY USING

GIPE CASH OR PARCEL CARRIERS





OUR GUARANTEE

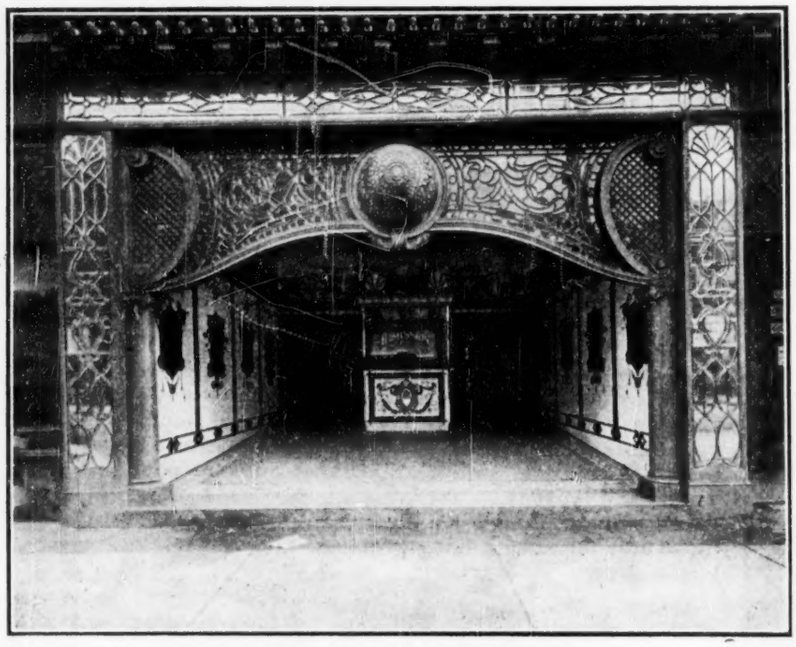
We will install a System of Gipe Carriers in your store you use them TEN DAYS, and if you do not find that they give you BETTER and QUICKER SERVICE than any other WIRE CARRIER, PNEUMATIC TUBES, CABLE CARRIERS or CASH REGISTERS we will remove them at our expense.

CATALOG "G" FREE

THE GIPE CARRIER COMPANY

97 ONTARIO STREET TORONTO - ONT

EUROPEAN OFFICE: 118 HOLBORN · LONDON E.C. ENGLAND



DAYLIGHT IS THE CHEAPEST LIGHT

Every building where the light is received at an angle to the window surface will benefit by the placing of

LUXFER PRISMS

in its windows. Rays are caught and refracted, diffusing the light into every corner of the interior. Luxfer fitted rooms are better lighted than if receiving the direct, unmodified rays. Luxfer Prisms are beneficial everywhere. Store Fronts and Office Buildings are our Specialties. Write Us.

The accompanying photo shows a front for ornamental purposes only. We supply all the necessary parts for such displays in stained glass, clear glass and mirrors. Consult your architect or write us.

LUXFER PRISM Co.

TORONTO MONTREAL

The Burroughs in Canada



THE Canadian Government does its figure work with 81 Burroughs machines. And the fact that the *Government* finds great need for the Burroughs is approval such as is wonderful evidence of *your* individual need of that greatest of all mathematical inventions—the

Burroughs Bookkeeping Machine

"A Better Day's Work Every Day"

Do you have *any* figure work? Then, the Burroughs should be allowed to aid you to greater profits, greater business, greater progress. Merchant, business man, storekeeper, manufacturer, banker—never mind what you are—never mind if yours *is* a "totally different line;" it is a fact that the Burroughs Bookkeeping Machine will bring correct system into your place, cut down the time-work-and-worry-eating details; whether it be on postings, bills, statements, inventories, or on the most complicated forms with which you ever have anything to do. There are 130,000 users of Burroughs machines, and Canada possesses a goodly percentage of these keen-sighted business men who have already learned what Burroughs Service can do to build their profits. Here are a few of the well-known Burroughs names:—

T. Eaton Co., Toronto; A. E. Rae & Co., Toronto; Robt. Simpson Co., Toronto; Canadian Bank, Toronto; Canadian Northern R. R., Winnipeg; Canadian Pacific, Montreal; Union Bank, Quebec; Bank of Montreal, Montreal; Canadian Flour Mills Co., Chatham, Ont. And there are hundreds of others, large and small.

A letter, signed by the Secretary-Treasurer of the Canada Mills Co., Mr. W. A Stevens, is so much to the point that it is reprinted herewith:

> "When we bought the Burroughs we scarcely knew what to do with it. After nine months' use, we wonder what we *cannot* do with it. We add up grain tickets, cash books, grain book, bank book, daily and monthly balance. We couldn't get along without it."

And you would say so, too, if you'd just try the Burroughs.

A free demonstration may be had on letterhead request to the home office. Also our free books, "A Better Day's Work," "Why Don't You Go Home," "Cost Keeping Short Cuts."

Burroughs machines are made in 86 models, to fit every business need, and are priced according to what they will do for you. (May be paid for in easy monthly instalments, if desired).

BURROUGHS ADDING MACHINE COMPANY

231 Burroughs Block, Detroit, Michigan

Toronto Office, 146 Bay Street **Montreal Office, 392 St. James Street**

European Headquarters, 76 Cannon Street, London, E.C., England.



The Book-keeping Machine is a definite article, designed, built and sold by Elliott-Fisher Company for a specific purpose—Book-keeping.

The distinguishing mark shown above, placed on all *The* Book-keeping Machines is your guarantee that "Elliott-Fisher Company will not knowingly accept an order unless the equipment ordered will do the work better or more economically than it can be done any other way."

Elliott-Fisher, *The* Book-keeping machine, mechanically proves all its postings automatically as it makes the posting, without any mental calculation whatever—no checking back hunting for errors.

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